



PRIVACY POLICY

Revised 05/2006

Christian Brothers Services Online Privacy Policy

Christian Brothers Services (CBS) respects the privacy of visitors to our Website, and we are committed to protecting the information entrusted to our care. We are honoring that commitment by disclosing here the nature of the limited information that is collected from www.cbsservices.org and how such information is used.

Information Collected

CBS collects personal information (including, but not limited to: name, e-mail address, home address and Social Security or account numbers) through login and other online registrations, surveys, forms, and email. CBS does not obtain any information about visitors from third parties (such as direct marketers, etc.). CBS reserves the right to collect additional information, as necessary, to ensure that our website best meets the needs of our visitors.

As with the majority of web servers on the Internet, CBS also keeps server logs that record and store information about each visit to our website. This information includes:

- * the Internet Protocol ("IP") address of visitors,
- * the date and time of visits,
- * the URL of "referring" web pages,
- * the pages visited on our site, and
- * "browser strings," which consist of the browser and operating system of visiting computers.

The sole purpose of these logs is to monitor website usage in order to evaluate and improve our website.

Information Collection Methods

CBS automatically collects the logged information noted above when someone visits our website. Additional personal information (including, but not limited to: name, e-mail address, home address and Social Security or account numbers) may be collected via login and other online registrations, surveys, forms, and email only as necessary to provide requested services and to respond to queries from our visitors. We reserve the right to collect additional personal information via any online method, as necessary, to ensure that we are able to best provide services and respond to the needs of our visitors.

A note about cookies: A cookie is a small text file containing a unique identification number that is transferred from a website to the hard drive of a computer. The web server, in turn, uses this information to present a visitor with custom web pages, session tracking, etc. The cookie identifies the web browser-not the visitor-so that the stored information can be sent back to the server when the browser requests a page from the server. A cookie will not let a website know any personally identifiable information such as a real name and address. We do not use cookies to collect or preserve visitor information in the general public portion of our Website. We do use cookies in certain instances to improve the end-user experience in the Members Only portions of our Website. If you delete our cookies from your computer, your experience on our Website will revert to a default state. We reserve the right to use cookies as necessary to meet the needs of our website visitors.

Collection of Information about Children. CBS does not knowingly collect, use, or maintain any information through our websites from children who are under the age of 13.

Use of Information Collected

Personal information provided by our visitors is used solely for its expressed purpose and the purposes stated below. CBS, as administrator for Christian Brothers plans and programs, may use the information collected in the

course of administering any of the Christian Brothers plans and programs as necessary to provide the highest level of services, plan/program information, and educational activities to our visitors.

Sharing of Information Collected

Personal information provided by our visitors is shared only as described below. CBS does not rent, sell or trade any personal information it collects to anyone. CBS, as administrator for Christian Brothers plans and programs, may share the information collected with its affiliates and it may use the information collected in the course of administering any of the Christian Brothers plans and programs as necessary to provide the highest level of services, plan/program information, and educational activities to our visitors.

CBS contracts services from third parties during the course of administering Christian Brothers plans/programs. To the extent that these services require personal information to be shared, that information will be provided so that the vendor may carry out their contractual duties. All vendors are contractually required to use the information only as specified within the parameters of their agreement(s) with CBS which also provide for protection of the information.

CBS may aggregate statistics that gathered about our visitors, services used, traffic patterns, and services through our monitoring of logged information as described above. CBS may provide these statistics to third parties; however, when we do, these statistics will not include any personal information that identifies individuals.

Changes to Personal Information

Should an individual wish to review, correct, change or update personal information that has been previously collected online, we will endeavor to provide a corresponding online means to do so. However, requests to review, correct, change, or update personal information may also be sent directly to the appropriate division within CBS or to the Chief Privacy Officer at cpo@cbservices.org.

Website Links

This Online Privacy Policy applies to all content under the CBS cbservices.org

domain. The CBS Website also contains links to other websites. Please note that when you click on one of these links, you are “clicking” to another website. We encourage you to read the privacy and security statements of these linked sites as their policies may differ from our own.

Legal Compliance

It is CBS’ intent to comply with all applicable laws. CBS may disclose personal information when required by law. Examples include responding to a subpoena, conducting a fraud investigation, or reporting to a credit bureau. CBS may also share your information when authorized by you.

Security

CBS is committed to providing the necessary security needed to protect information entrusted to its care. CBS takes reasonable precautions to protect our visitors’ personal information with the information protected via an array of physical, administrative, and technical security methods. However, no security is considered 100% impenetrable. Should a security breach of non-public personal information occur, CBS will take action to remedy the breach and notify all affected individuals without unreasonable delay.

THIS SYSTEM IS THE PROPERTY OF CBS AND IS FOR AUTHORIZED USE ONLY. UNAUTHORIZED ACCESS IS A VIOLATION OF FEDERAL LAW. ALL SOFTWARE, DATA, TRANSACTIONS, AND ELECTRONIC COMMUNICATIONS ARE SUBJECT TO MONITORING.

Click for more information regarding our Online Security ([link](#)).

Consent to Processing

By providing any personal information to the CBS Website, you fully understand and unambiguously consent to the collection and processing of such information.

Your Acceptance of This Policy

By using this Website, you signify your assent to our Online Privacy Policy. If you do not agree to this policy, please do not use the CBS Website.

Notification of Changes

This Online Privacy Policy became effective 8/1/2005. We reserve the right,

at our discretion, to change, modify, add, or remove portions of this policy at any time without providing prior notice with the most current Online Privacy Policy being conspicuously posted on our Website. Your continued use of our website following the posting of changes to this policy means you accept these changes.

Email Usage

Please note that eMail is not considered a safe method of sending personal, individually identifiable, or confidential information to CBS. Your eMail message is not encrypted and may be saved on any Internet server it passes through to get to CBS. If you send these types of information to CBS via eMail, we will accept it. However, any eMail reply from us will not include these types of information. The preferred methods for you to send us personal, individually identifiable, or confidential information include US Mail, Fax, or secure website forms. You will know that you are using a secure website form because the URL will begin with "https://" and the lock icon will show as being locked instead of open indicating secure socket layer (SSL) encryption security is in effect.

Contact Us

You may contact our Chief Privacy Officer at cpo@cbsservices.org with any comments or questions regarding our privacy policies or practices.