

PRIVACY POLICY

The Fleet Reserve Association (“FRA”) values the protection of individual privacy. This document sets forth FRA’s online privacy policy (“privacy policy”) for the website www.fra.org (“site”). By using the site, you the user indicate that you have read and agree to be bound by this privacy policy. If you do not agree to this privacy policy, do not use the site in any manner. This privacy policy does not govern privacy practices associated with offline activities. We are committed to the privacy of our visitors. We collect no personal information about you when you visit the site unless you choose to provide that information to us and we do not use personal information other than to process your request that required you to submit personal information. We do not make any visitor provided information available to third parties. Thank you for visiting the site.

INFORMATION THAT YOU VOLUNTARILY PROVIDE”

If you provide us with personally identifiable information, for example, by sending an e-mail or by filling out a form and submitting it through the site, we use that information to respond to your message and to help us provide you with the information and services that you request.

Submitting voluntary information constitutes your consent to the use of the information for the stated purpose. When you click the “Submit” button on any web forms on the site, you are indicating your voluntary consent for us to use of the information you submit for the purpose stated.

Information covered by this policy

Our policy applies to all personally identifiable information about you that is obtained by FRA in connection with your member records (personal information). Our policy will continue to cover information we may collect about you during the course of your membership in FRA.

How we collect personal information

FRA relies upon many sources of information to understand and meet your needs. We collect personal information about you from:

1. Membership application and membership records submitted by you or on your behalf;
2. Other ways when you communicate with us in person, over the phone, through the mail or through our Web site;
4. Governmental reporting agencies like the National Change of Address and U.S. Mail Federal agencies;
5. Information-sharing relationships that we establish with your Branch;
6. Information provided to our vendors who respond to us to keep our information as correct as possible;

7. Web browsers, when you visit our Web site and your browser interacts with us; and
8. Other sources in connection with providing you a product or service.

How we keep information secure

Information security is one of our highest priorities. This priority is emphasized by our prohibition on solicitation, this privacy policy, and the contracts and agreements that we sign with external vendors, suppliers and licensees. We limit access to personal information about you to those employees who need to know that information to provide services to you.

Employees who violate our policies and procedures regarding privacy are subject to disciplinary action; our vendors, suppliers and licensees are also bound to uphold our procedures regarding privacy under the terms of our legal contracts with them. We safeguard information by regularly assessing security standards and procedures to protect against unauthorized access to personal information.

Other information sharing

We may also share personal information about you with companies or other organizations outside FRA as required by or permitted by law. For example, we may share personal information to:

1. Protect against fraud;
2. Respond to a subpoena; and
3. Service your membership records.

In addition, FRA may work with companies or organizations outside of FRA to provide services to FRA or its members, or to provide you with opportunities to buy products or services offered by either FRA or with companies or organizations contractually bound to FRA. Consequently, we may disclose any of the personal information that we have collected about you to:

1. Other companies or organizations with whom we have licensing or marketing agreements; and
2. Companies or entities that perform services, including marketing services, for us.

For your protection, we require that these companies or entities keep all personal information secure and confidential.

Web links

We are not responsible for the collection, use or security of information by companies, entities, organizations or chapters outside of FRA that may be linked to our websites. Members are encouraged to read the privacy policies of websites reached through the use of links from FRA websites.

FRA's App

This privacy notice for Fleet Reserve Association, describes how and why we might collect, store, use, and/or share ("process") your information when you use our services ("Services"), such as when you:

- Download and use our mobile application FRA's App, or any other application of ours that links to this privacy notice
- Engage with us in other related ways, including any sales, marketing, or events

Questions or concerns? Reading this privacy notice will help you understand your privacy rights and choices. If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at FRA@FRA.ORG.

1. WHAT INFORMATION DO WE COLLECT?

Personal information you disclose to us. We collect personal information that you voluntarily provide to us when you express an interest in obtaining information about us or our products and Services, when you participate in activities on the Services, or otherwise when you contact us.

Personal Information Provided by You. The personal information that we collect depends on the context of your interactions with us and the Services, the choices you make, and the products and features you use. The personal information we collect may include the following:

- names
- phone numbers
- email addresses
- mailing addresses

Sensitive Information. We do not process sensitive information.

Payment Data. We may collect data necessary to process your payment if you make purchases. such as your payment instrument number (such as a credit card number), and the security code associated with your payment instrument. All payment data is stored by PayPal. You may find their privacy notice link(s) here: <https://www.paypal.com/myaccount/privacy/privacyhub>.

Application Data. If you use our application(s) we also may collect the following information if you choose to provide us with access or permission:

- *Geolocation Information.* We may request access or permission to track location-based information from your mobile device, while you are using our mobile application(s), to provide certain location-based services. If you wish to change our access or permissions, you may do so in your device's settings.

- *Mobile Device Access.* We may request access or permission to certain features from your mobile device, including your mobile device's calendar, camera, contacts, storage, and other features. If you wish to change our access or permissions, you may do so in your device's settings.
- *Push Notifications.* We may request to send you push notifications regarding your account or certain features of the application(s). If you wish to opt out from receiving these types of communications, you may turn them off in your device's settings.

This information is primarily needed to maintain the security and operation of our application(s), for troubleshooting, and for our internal analytics and reporting purposes.

All personal information that you provide to us must be true, complete, and accurate, and you must notify us of any changes to such personal information.

Information automatically collected. We automatically collect certain information when you visit, use, or navigate the Services. This information does not reveal your specific identity (like your name or contact information) but may include device and usage information, such as your device characteristics, operating system, device name, device model and other technical information. This information is primarily needed for our internal analytics and reporting purposes.

Like many businesses, we also collect information through cookies and similar technologies.

The information we collect includes:

- *Device Data.* We collect device data such as information about your phone, tablet you use to access the Services. Depending on the device used, this device data may include information such as your application identification numbers and system configuration information.
- *Location Data.* We collect location data such as information about your device's location, which can be either precise or imprecise. How much information we collect depends on the type and settings of the device you use to access the Services. You can opt out of allowing us to collect this information either by refusing access to the information or by disabling your Location setting on your device. However, if you choose to opt out, you may not be able to use certain aspects of the Services.

2. HOW DO WE PROCESS YOUR INFORMATION?

We process your information to provide, improve, and administer our Services, communicate with you, for security and fraud prevention; and to comply with law. We may also process your information for other purposes with your consent.

We process your personal information for a variety of reasons, depending on how you interact with our Services, including:

- **To send administrative information to you.** We may process your information to send you details about our products and services, changes to our terms and policies, and other similar information.
- **To save or protect an individual's vital interest.** We may process your information when necessary to save or protect an individual's vital interest, such as to prevent harm.

3. WHEN AND WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

We may share information in specific situations described in this section and/or with the following third parties.

Vendors, Consultants, and Other Third-Party Service Providers. We may share your data with third-party vendors, service providers, contractors, or agents ("*third parties*") who perform services for us or on our behalf and require access to such information to do that work. They also commit to protect the data they hold on to our behalf and to retain it for the period we instruct.

The third parties we may share personal information with are as follows:

- **Web and Mobile Analytics** - Google Analytics for Firebase

4. DO WE USE COOKIES AND OTHER TRACKING TECHNOLOGIES?

We may use cookies and similar tracking technologies to access or store information. Specific information about how we use such technologies and how you can refuse certain cookies is set out in our Cookie Notice.

5. HOW LONG DO WE KEEP YOUR INFORMATION?

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy notice unless a longer retention period is required.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize such information, or, if this is not possible (for example, because your personal information has been stored in backup archives) then we will securely store your personal information and isolate it from any further processing until deletion is possible.

6. HOW DO WE KEEP YOUR INFORMATION SAFE?

We aim to protect your personal information through a system of organizational and technical security measures. We have implemented appropriate and reasonable technical and organizational security measures designed to protect the security of any personal information we process. However, despite our safeguards and efforts to secure your information, no electronic transmission over the Internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Although we will do our best to protect your personal information, transmission of personal information to and from our Services is at your own risk. You should only access the Services within a secure environment.

7. DO WE COLLECT INFORMATION FROM MINORS?

We do not knowingly solicit data from or market to children under 18 years of age. By using the Services, you represent that you are at least 18 or that you are the parent or guardian of such a minor and consent to such minor dependent's use of the Services. If we deem that personal information from users less than 18 years of age has been collected, we will deactivate the account and take reasonable measures to promptly delete such data from our records. If you become aware of any data, we may have collected from children under age 18, please contact us at FRA@FRA.ORG.

8. HOW CAN YOU REVIEW, UPDATE OR DELETE THE DATA WE COLLECT FROM YOU?

In certain situations, you may request to review, update, delete your personal information. To do so please submit a request to FRA@FRA.ORG.

PRIVACY POLICY CHANGES:

We reserve the right to change this Privacy Policy at any time at its sole discretion and without notice to you. All Privacy Policy changes are effective immediately. Your continued use of the Site following any Privacy Policy changes will mean you accept those changes.