

Privacy Policy

Our Commitment to Privacy

Your privacy is important to us. To better protect your privacy we provide this notice explaining our online information practices and the choices you can make about the way your information is collected and used. To make this notice easy to find, we make it available on our homepage and at every point where personally identifiable information may be requested. Our privacy policy is designed to inform you of the types of information we collect, how we use that information, and the circumstances under which we will share it with nonaffiliated third parties.

Information Collection and Use

St. Margaret's Episcopal Church is the sole owner of the information collected on this site. We will not sell, share, or rent this information to others in ways differently than we have disclosed in this statement. St. Margaret's Episcopal Church **collects** information from our users at several different points on our website.

Examples of the types of nonpublic personal information collected at these pages are:

- Name
- Address
- Web address
- Email address
- Phone Number
- Order Information
- Credit/Debit Card Information
- Checking Account Information
- Driver's License Number
- Social Security Number
- Federal Tax ID/Employer Identification Number(EIN)

Additionally, we collect nonpublic personal information about you from the following sources (in addition to our website):

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates and others
- Information we receive from a consumer-reporting agency

Categories of Nonaffiliated Third Parties to Whom we May Disclose Nonpublic Personal Information Nonaffiliated third parties are those companies not under direct or indirect

ownership or control with St. Margaret's Episcopal Church

We only disclose personal information about you to the following types of nonaffiliated third parties: Financial services providers, such as companies engaged in banking, credit cards, and consumer finance.

We may also share the information we collect, as described above, with other nonaffiliated third parties such as third parties who may assist us in preparing monthly statements, and credit reporting agencies to whom we report information about your transactions with us.

Please be advised that any opt out rights described below will not apply with the sharing of information necessary for us to process applications, such as with consumer reporting agencies, or to perform services that you request.

By way of further example:

Registration

In order to use this website, a user must first complete the registration form. During registration a user is required to give their full contact information. This information is used to evaluate the application and contact the user about the services on our site for which they have expressed interest. In order for this website to properly fulfill its obligation to our customers, it is necessary for us to supplement the information we receive with information from 3rd party sources. For example, to determine if our customers qualify for our service as an ISO, we use the name, driver's license, and social security number to request a credit report for use in evaluating the creditworthiness of the applicant.

Order

We request information from consumers making purchases from our registered merchants within our shopping cart and order processing interfaces. Here a user must provide contact information (like name and shipping address), financial information (like credit card number, expiration date), and identity information (like social security number or Federal Tax ID). This information is used to fill customer's orders, for billing purposes, and to verify the identity of the consumer to protect against fraud. If we have trouble processing an order, this contact information is used to get in touch with the user.

Cookies

A cookie is a piece of data stored on the user's hard drive containing information about the user.

Usage of a cookie is in no way linked to any personally identifiable information while on our site. Once the user closes their browser, the cookie simply terminates

Log Files

We use IP addresses to analyze trends, administer the site, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Sharing

We partner with other parties to provide specific services. When the user signs up for these services, we will share names, or other contact information that is necessary for the third party to provide these services. These parties are not allowed to use nonpublic personally identifiable information except for the purpose of providing these services. We do not otherwise disclose nonpublic information to anyone, except as permitted by law.

Links

This web site contains links to other sites. Please be aware that we, St. Margaret's Episcopal Church are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every web site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web site. Operators may be subject to the FTC's privacy regulations and if so, (i) the FTC's regulations contain sample disclosures that operators may consider; and (ii) operators may be required to send annual notices in addition to initial disclosures to their customers.

Security

This website takes precautions to protect our users' information. When users submit sensitive information via the website, your information is protected both online and off-line. When our registration/order form asks users to enter sensitive information (such as credit card number, social security number, and/or Federal Tax ID), that information is encrypted and is protected with SSL encryption software. While on a secure page, such as our order form, the lock icon on the bottom of Web browsers such as Netscape Navigator and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open, when you are just 'surfing'. While we use SSL encryption to protect sensitive information online, we also protect user-information off-line. All of our users' information, not just the sensitive information mentioned above, is restricted in our offices. Only employees who need the information to perform a specific job (for example,

our billing clerk or a customer service representative) are granted access to personally identifiable information. Our employees must use password-protected screen-savers when they leave their desk. When they return, they must re-enter their password to re-gain access to your information. Furthermore, ALL employees are kept up-to-date on our security and privacy practices. Every quarter, as well as any time new policies are added, our employees are notified and/or reminded about the importance we place on privacy, and what they can do to ensure our customers' information is protected. Finally, the servers that we store personally identifiable information on are kept in a secure environment, behind a locked door or cage.

If you have any questions about the security at our website, you can send an email to gretchen@stmargs.org

Site and Service Updates

We also send the user site and service announcement updates. We may close your account and/or refuse additional services if Members un-subscribe from service announcements, which contain important information about the service. We communicate with the user to provide requested services and in regards to issues relating to their account via email, fax, or phone.

Correction/Updating Personal Information:

If a user's nonpublic personally identifiable information changes (such as your zip code), or if a user no longer desires our service, we will endeavor to provide a way to correct, update or remove that user's personal data provided to us. This can usually be done by calling our headquarters at (210) 657-3328 or by emailing our Customer Support Department at gretchen@stmargs.org for more instructions.

Opt-out requirements:

As provided in this policy, we only provide your nonpublic personal information to a nonaffiliated third party in conjunction with the services that you have requested that we provide to you. All nonaffiliated third parties to whom we disclose your nonpublic personal information are contractually prohibited by us to disclose or use the information other than to carry out the transactions that you have requested. Accordingly, there is nothing for a user to opt out of with respect to how we currently use their non-public personal information.

Notification of Changes

If we decide to change our privacy policy, we will post those changes on our Homepage so our users are always aware of what information we collect, how we use it, and under circumstances,

if any, we disclose it. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was collected, we will notify users by way of an email or US mailing so as to enable users to "opt-out" if we use their information in this different manner. We will use information in accordance with the privacy policy under which the information was collected.