

Internet Privacy Policy

Revised: January 15, 2008

Due to the unique nature of Internet transactions, we have additional policies and procedures in place to protect your personal and financial information on the Internet. (Presbyterian Youth Site users should also review the [ymiLIVE youth site privacy policy](#).)

E-mail and e-mail addresses

We collect your email address when you provide it to us. Unless you send us your email address, we don't collect it. If you do give it to us, the Foundation will never provide that address to anyone other than our affiliates or service providers. We will only use your address to communicate with you regarding the servicing of your accounts or to make you aware of products and services that may be of interest to you.

When you send the Foundation an e-mail, we may retain your message and our response for quality assurance purposes. It is important to remember that regular (non-encrypted) email is not secure.

Planning tools and calculators

Information that you input on the Web site while using any of our planning tools and calculators is not captured, stored or used in any way other than to provide you with the information you're looking for at the time you use the tool or calculator. These calculators were built only for the purpose of helping you.

Children's information

We recognize the importance of protecting the privacy of children online, and we recommend that all minors ask their parents for permission before sending any information about themselves to anyone over the Internet. We do not knowingly collect personal information from consumers under the age of thirteen without appropriate parental consent, and, as set forth further in our [Youth Site privacy policy](#), we are committed to protecting our children's privacy.

Working with other companies

From time to time, the Foundation may establish a relationship with other partners on the Internet to provide you with additional value and new products we may not offer ourselves. In these circumstances, we will treat information you provide us in the same manner described in the Foundation Internet Privacy Policy. The Foundation may offer access to other sites through the use of hyperlinks. In some cases, the other site will also collect information from you. Please review the privacy policies of these third parties prior to providing any information to them when you link to their Web site.



What does the Presbyterian Church (USA) Foundation ('Presbyterian Foundation') do with your personal information?

FACTS		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and account balances - payment history and transaction history - account transactions and checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons the Presbyterian Foundation chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Presbyterian Foundation share?
	For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes - to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes - information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes - information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	Yes
	<p style="text-align: center;">Can you limit this sharing?</p> <p style="text-align: center;">No</p> <p style="text-align: center;">No</p> <p style="text-align: center;">Yes</p> <p style="text-align: center;">Yes</p> <p style="text-align: center;">Yes</p> <p style="text-align: center;">Yes</p>	
To limit our sharing	<p>- Call 800-858-6127 or</p> <p>- Mail the form below</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-858-6127 or go to www.presbyterianfoundation.org	

Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.	
<input type="checkbox"/> Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	
Address	
City, State, Zip	

Mail To: Presbyterian Foundation
200 E. 12th Street, Jeffersonville, IN 47130

What we do	
How does the Presbyterian Foundation protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Email addresses will only be provided to affiliates or service providers. Cookies are not used to get data from your hard drive, to get your email address or personal information.</p>
How does the Presbyterian Foundation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or provide account information - give us your contact information or pay us by check - tell us your investment or retirement portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Our affiliates include the Presbyterian Church (USA), A Corporation and New Covenant Trust Company, N.A.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Nonaffiliates we share with can include New Covenant Funds.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partners include New Covenant Funds.</i>
<p>Other important information - If you are a resident of Vermont, you are automatically considered to have opted out of sharing with our affiliated and nonaffiliated companies.</p>	