## **OFN Privacy Policy**

Opportunity Finance Network ("OFN," "we," "us," or "our") is committed to protecting your privacy and ensuring the security of any personal data we collect. This Privacy Policy describes the types of information we collect from visitors to our website, how we use and protect that information, and the choices you have regarding your personal data.

By using the OFN website ("Sites"), you consent to the collection and use of your personal information as outlined in this Privacy Policy. If you do not agree with this policy, please do not use our Sites.

## **1. Information We Collect**

We collect personal information to provide you with a customized and efficient experience on our Sites. The types of personal information we collect include:

- **Personal Identification Information:** Name, email address, phone number, mailing address, and other identifiers you provide voluntarily when you register for updates, make donations, or contact us.
- **Usage Data:** Information about how you access and use our website, including IP address, browser type, operating system, pages viewed, time spent on pages, and referring URLs.
- **Cookies and Tracking Technologies:** We may use cookies and similar tracking technologies to collect information and enhance your experience on our Sites.

# **2. How We Use Your Information**

We use the information we collect for various purposes, including:

• **To Provide and Improve Services:** Enhancing the functionality of our website, delivering content, and improving user experience.





- **Communications:** Sending updates, newsletters, and information about our services, programs, and events that may be of interest to you.
- **Donations:** Processing transactions and managing contributions made through our Sites.
- **Security and Compliance:** Monitoring and protecting our systems, preventing fraud, and ensuring compliance with legal obligations.
- **Research and Analytics:** Conducting research to better understand user preferences and improve the performance of our Sites.

### **3. How We Protect Your Information**

OFN implements a variety of security measures to maintain the safety of your personal information, including:

- **Encryption:** We use Secure Socket Layer (SSL) technology to encrypt sensitive data transmitted between you and our Sites.
- Access Control: Access to personal information is restricted to authorized personnel only, and our employees are bound by confidentiality agreements.
- **Data Retention:** We retain personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy or as required by law. When no longer needed, personal information is securely deleted.

Despite our efforts to protect your personal data, no method of transmission over the Internet is 100% secure. Therefore, we cannot guarantee the absolute security of your information.

### **4. Sharing Your Information**

We do not sell, trade, or otherwise transfer your personal information to external parties without your consent, except in the following cases:



- **Legal Requirements:** We may disclose your information when required by law, court order, or government regulation.
- Service Providers: We may share information with trusted thirdparty service providers who assist us in operating our Sites, conducting our business, or providing services to you. These third parties are contractually obligated to protect your information and use it solely for the purposes we specify.
- **Business Transfers:** In the event of a merger, acquisition, or asset sale, your information may be transferred as part of that transaction, subject to the same protections outlined in this policy.

## **5. Your Rights and Choices**

You have certain rights regarding your personal information, including:

- Access and Correction: You have the right to access the personal data we hold about you and request corrections or updates.
- **Deletion:** You may request that we delete your personal data under certain circumstances.
- **Opt-Out of Communications:** If you no longer wish to receive communications from us, you may opt-out by following the unsubscribe link provided in our emails or by contacting us directly.
- **Data Portability:** In certain situations, you have the right to receive your personal data in a structured, commonly used format.

To exercise any of these rights, please contact us at <u>info@ofn.org</u>.

# 6. Use of Cookies and Tracking Technologies

Our Sites use cookies to improve your experience. Cookies are small data files stored on your device by your web browser. We use cookies to:

- Track user preferences and trends
- Analyze site traffic



• Provide a personalized user experience

You can choose to disable cookies through your browser settings, but doing so may affect your ability to use certain features of our Sites.

# 7. Third-Party Links

Our Sites may contain links to third-party websites. These sites have separate and independent privacy policies. We are not responsible for the privacy practices or the content of these linked sites. We encourage you to review the privacy policies of any third-party websites you visit.

### 8. Children's Privacy

Our Sites are not directed to individuals under the age of 13. We do not knowingly collect personal information from children under 13. If we become aware that we have inadvertently collected such information, we will take steps to delete it.

#### 9. International Users

If you are accessing our Sites from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States, where our servers are located. By using our Sites, you consent to the transfer of your personal data to the United States, which may have different data protection rules than those in your country.

#### **10. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. We will notify you of any material changes by posting the new policy on our Sites and updating the "Effective Date" above. Your continued use of our Sites after the posting of changes constitutes your acceptance of those changes.



#### **11. Contact Us**

If you have any questions or concerns about this Privacy Policy or our data practices, please contact us at:

#### **Opportunity Finance Network**

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