



## Privacy Policy

Last updated: April 14, 2024

The National Association of Mortgage Brokers ("NAMMB", "us", "we", or "our") operates [www.namb.org](http://www.namb.org) (the "Website"). NAMMB respects your privacy, and we are committed to protecting your privacy through our compliance with this Privacy Policy ("Policy"). This Policy was created in order to demonstrate NAMMB's commitment to the privacy of our participants, members, event attendees, sponsors, exhibitors and website users and governs how NAMMB collects and uses data, including from forms, our apps, registration platforms and websites, social media, and our Website.

By using the Site, you agree to the collection and use of information in accordance with this Policy.

### Information Collection And Use

We collect a variety of information when you visit our Website and/or engage with our association. While using our Website, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to your name ("Personal Information").

Here is what we collect and how we use it:

- **Name:** We may use your name to personalize digital and print communications sent to you by NAMMB, on name badges at NAMMB programs that you attend and to list on the NAMMB Website and/or newsletter.
- **Employer Name:** We may use your employer name on digital and print communications sent to you by NAMMB, on name badges at NAMMB programs that you attend and to list on the NAMMB Website and/or newsletter.
- **Email:** We may use your email to send you communications regarding NAMMB news, updates, information on programs, products, services, and dues renewal notices.
- **Employer Phone:** Your employer phone may appear in the NAMMB directory. Depending on your communication preferences, NAMMB may contact you on your employer phone regarding NAMMB information.
- **Mobile Phone:** Your mobile phone may appear in the NAMMB directory. Depending on your communication preferences, NAMMB may contact you on your mobile phone regarding dues or other NAMMB information.
- **Address:** We may use your address to deliver communications sent to you by NAMMB. It may be reported in aggregate (e.g. the number of NAMMB participants in your state) when reporting on member demographics and analyzing participant trends.
- **Credit Card Information:** Your credit card information is used when purchasing products or services from NAMMB, including registering for events. NAMMB collects online payments and works with a third party payment processor.
- **IP Addresses:** We use IP addresses to analyze trends, administer the site, track user movement, and gather broad demographic information for aggregate use.

## **How We Collect Personal Information**

In general, a visitor will know when Personal Information is being collected because they will have to fill out a form or has email the organization. In addition, we may collect Personal Information through your use of the Website(s), any apps, social media, registration platforms or any discussion boards or chat rooms. This includes the collection of IP addresses.

Personal Information is also required in connection with registering within the Website. In addition, Personal Information will be requested in connection with membership application, conference registration, event activities and registration, purchasing products or services, requesting additional information, signing up for newsletters, registration for an education program, submitting a program application (e.g., award certification, etc.), and/or completing the application to be a speaker at a NAMB event, or submitting questions through these sites.

NAMB does not knowingly collect or use any Personal Information from users under 13 years of age.

## **Cookies**

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your computer's hard drive.

Like many sites, we use "cookies" to collect information, such as IP addresses (the Internet address of a computer), domain names (e.g., whether you are logged on from a .com, .gov, or .edu domain) and the type of computer and operating system being used. We also use cookies to identify your computer when you revisit our Website or to recall your authentication information. We may collect such information in order to better operate the Website so as to enhance your experience while using the Website. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Website.

## **How We Share Information**

NAMB may provide personal information to third party agents that have been hired to help provide a request good or service or to facilitate us in providing our services to you. This may include payment processors, association system providers, off-site venues, newsletter publishers, website analytics, participant analyses, membership renewal and/or update on member programs and services. We also share data with exhibitors and sponsors at our conference. Unless directed otherwise at the time of collection, we may also share collected personal information with third parties. Visitors may opt-out from the sharing of collected information by contacting us.

NAMB reserves the right to disclose without notice any information in its possession if required to do so by law, to protect or defend NAMB's rights or property, or to respond to any emergency.

## External Links

This Policy only addresses NAMB's use and disclosure of your Personal Information. The Website may contain links to other websites, so please be aware that we are not responsible for the privacy practices of other websites, and we are not liable for their misuse of Personal Information. We encourage you to be aware that when you go to another website you should carefully read their privacy policy. Links to other sites do not imply NAMB's endorsement of the products or services, or privacy or security practices of those websites.

## Rights of those individuals located in the European Economic Area

Under certain circumstances, you may have rights under data protection laws in relation to your Personal Data. You have the right to:

- **Request access to your Personal Data.** This enables you to receive a copy of your Personal Data and to verify that we are lawfully processing it.
- **Request correction of your Personal Data.** This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.
- **Request erasure of your Personal Data.** You may have the right to request that Personal Data we hold about you is deleted.
- **Object to processing of your Personal Data.** You may have the right to prevent or restrict processing of your Personal Data.
- **Request restriction of processing of your Personal Data.** This enables you to ask us to suspend the processing of your Personal Data in the following scenarios: (a) if you want us to establish the data's accuracy; (b) where our use of the data is unlawful but you do not want us to erase it; (c) where you need us to hold the data even if we no longer require it as you need to establish, exercise or defend legal claims; or (d) you have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.
- **Request the transfer of your Personal Data.** Where technically feasible, we will provide to you, or a third party you have chosen, your Personal Data in a structured, commonly used, machine-readable format.
- **Withdraw your consent.** However, if you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

If you wish to exercise any of the rights set out above, please contact us.

## Security

The security of your Personal Information is important to us but remember that no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee its absolute security. Except as otherwise provided in this Policy, we restrict access to Personal Information to our employees, contractors and servicers who need to know the information to operate, develop, or improve our services. NAMB has no responsibility or liability for the security of information transmitted via the internet. If you have questions about this Policy or the security of your Personal Information, please contact us as indicated under the "Contact Us" section below.

## **Modifications**

This Privacy Policy is effective as of April 14, 2024 and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy.

If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our website.

## **Contact Us**

If you have any questions about this Privacy Policy or our treatment of the information you provide us, please contact us at 202-434-8250.