



Privacy Statement

The ACRA Local No. 725 Benefit Funds Participant Website is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the ACRA Local No. 725 Benefit Funds Participant Website and governs data collection and usage. By using the ACRA Local No. 725 Benefit Funds Participant Website, you consent to the data practices described in this statement.

Collection of your Personal Information

The ACRA Local No. 725 Benefit Funds Participant Website collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. ACRA Local No. 725 Benefit Funds Participant Website also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by the ACRA Local No. 725 Benefit Funds Participant Website. This information can include: your IP address, browser type, domain names, access times and referring web site addresses. This information is used by the ACRA Local No. 725 Benefit Funds Participant Website for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the ACRA Local No. 725 Benefit Funds Participant Website.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through the ACRA Local No. 725 Benefit Funds Participant Website public message boards, this information may be collected and used by others. Note: The ACRA Local No. 725 Benefit Funds Participant Website does not read any of your private online communications.

The ACRA Local No. 725 Benefit Funds Participant Website encourages you to review the privacy statements of web sites you choose to link to from the ACRA Local No. 725 Benefit Funds Participant Website so that you can understand how those web sites collect, use and share your information. The ACRA Local No. 725 Benefit Funds Participant Website is not responsible for the privacy statements or other content on web sites outside of the ACRA Local No. 725 Benefit Funds Participant Website and ACRA Local No. 725 Benefit Funds Participant Website family of web sites.

Use of your Personal Information

The ACRA Local No. 725 Benefit Funds Participant Website collects and uses your personal information to operate the ACRA Local No. 725 Benefit Funds Participant Website and deliver the services you have requested. The ACRA Local No. 725 Benefit Funds Participant Website also uses your personally identifiable information to inform you of other products or services available from the ACRA Local No. 725 Benefit Funds Participant Website and its affiliates. The ACRA Local No. 725 Benefit Funds Participant Website may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

The ACRA Local No. 725 Benefit Funds Participant Website does not sell, rent or lease its customer lists to third parties. The ACRA Local No. 725 Benefit Funds Participant Website may, from time to time,

contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, the ACRA Local No. 725 Benefit Funds Participant Website may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to the ACRA Local No. 725 Benefit Funds Participant Website, and they are required to maintain the confidentiality of your information.

The ACRA Local No. 725 Benefit Funds Participant Website does not use or disclose sensitive personal information without your explicit consent.

The ACRA Local No. 725 Benefit Funds Participant Website keeps track of the web sites and pages our customers visit within the ACRA Local No. 725 Benefit Funds Participant Website, in order to determine what ACRA Local No. 725 Benefit Funds Participant Website services are the most popular. This data is used to deliver customized content and advertising within the ACRA Local No. 725 Benefit Funds Participant Website to customers whose behavior indicates that they are interested in a particular subject area.

The ACRA Local No. 725 Benefit Funds Participant Website will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on the ACRA Local No. 725 Benefit Funds Participant Website or the site; (b) protect and defend the rights or property of the ACRA Local No. 725 Benefit Funds Participant Website; and, (c) act under exigent circumstances to protect the personal safety of users of the ACRA Local No. 725 Benefit Funds Participant Website, or the public.

Cookies

The ACRA Local No. 725 Benefit Funds Participant Website uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize the ACRA Local No. 725 Benefit Funds Participant Website pages, or register with the ACRA Local No. 725 Benefit Funds Participant Website or services, a cookie helps the ACRA Local No. 725 Benefit Funds Participant Website to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same the ACRA Local No. 725 Benefit Funds Participant Website, the information you previously provided can be retrieved, so you can easily use the ACRA Local No. 725 Benefit Funds Participant Website features that you customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the ACRA Local No. 725 Benefit Funds Participant Website services or web sites you visit.

Security of your Personal Information

The ACRA Local No. 725 Benefit Funds Participant Website secures your personal information from unauthorized access, use or disclosure. The ACRA Local No. 725 Benefit Funds Participant Website

secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Changes to this Statement

The ACRA Local No. 725 Benefit Funds Participant Website will occasionally update this Statement of Privacy to reflect company and customer feedback. The ACRA Local No. 725 Benefit Funds Participant Website encourages you to periodically review this Statement to be informed of how the ACRA Local No. 725 Benefit Funds Participant Website is protecting your information.

Contact Information

The ACRA Local No. 725 Benefit Funds Participant Website welcomes your comments regarding this Statement of Privacy. If you believe that the ACRA Local No. 725 Benefit Funds Participant Website has not adhered to this Statement, please contact the ACRA Local No. 725 Benefit Funds Participant Website at info@725benefits.org. We will use commercially reasonable efforts to promptly determine and remedy the problem.