



2009 Wadsworth Blvd. Suite 100 Lakewood, CO 80214	mpoweredcolorado.org p(303) 233-2773 f(303) 233-2797
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Internet Privacy and Usage Policy

Mpowered understands the importance of your privacy on the Internet. That is why we believe it is important to let you know how we use the information collected through the *mpowered* web site. The following is our policy regarding Internet privacy and usage.

In accordance with our standard privacy policy, information is not transferred to any third parties. Therefore, the security of your personal information is solely protected by *mpowered*. Further, only authorized staff members have access to specific areas of consumer information.

Security

When you send confidential personal information to us in our Confidential Online Counseling Form, we require that a "secure session" first be established using Secure Socket Layer (SSL).

Collection and Use of Personal Information

You can visit our web site without revealing any personal information about yourself or telling us who you are. We do not collect personal information, such as your name, address, phone number, or email address, while you browse. We do, however, gather information in aggregate on how this site is used, such as the number of visitors to the site, length of each visit, and which pages are most commonly used to enter and exit the site. Some areas of the *mpowered* website utilize browser cookies. These cookies are used for enhancing the usability of the web site. You have the option of disabling cookies in your browser's preferences/options area (refer to your browser's help system for further explanation).

There are now, and will be, sections on the *mpowered* website that are provided for the benefit of the consuming public. You may request consumer educational information or other services in these sections. For *mpowered* to fulfill your request, you may need to provide us with your email address, regular mail address, or telephone number. Our use of that information will be limited to the purpose of providing the requested information.

While at the *mpowered* web site, you may voluntarily choose to complete our Confidential Online Counseling Form. In that case, several types of personal information are gathered for use in your confidential counseling session with one of our certified coaches. Confidential information collected on the Confidential Online Counseling Form includes name, address, telephone number, social security number, employment information and creditor information, including account numbers. The information gathered will be used to determine the best solution to your financial situation. Specific uses of this information are:

- To identify your accounts with your creditors.
- To contact you and to confirm your identity when you call us.
- To contact and negotiate with your creditors.
- Demographic data is used for statistical studies (names are not used without specific permission).

mpowered does not sell, rent, loan, trade, or lease any personal information collected at our site, including Confidential Online Counseling Forms or email lists. All personal information is used solely by *mpowered* as directed by the consumer.



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Downloads

mpowered cannot and does not guarantee or warrant that files available for downloading through the site will be free of infection, viruses, worms, or other code that manifest contaminating or destructive qualities. You assume total responsibility and risk for your use of the site and the Internet.

Data Quality

All information submitted to *mpowered* is transmitted via industry standard methods of data collection and transmittal. Our data storage devices are designed to accurately and safely store your data, thereby substantially minimizing the possibility of data corruption. If for any reason, you need to contact *mpowered* for the purpose of correcting inaccurate data transmittal, contact us at info@mpoweredcolorado.org.

Notification of Changes

If we decide to change our privacy policy, we will post those changes to this privacy statement on our home page and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what. The organization has policies and procedures that address the risks, benefits, and ongoing processes required to manage web-based technologies and electronic communications.

Agreement

By using this website, you agree to our Internet Privacy and Usage Policy and to the use of the information we receive and collect as stated herein and in ways we may notify you of in the future. By providing any personal information to this site, you acknowledge that you fully understand and consent to the collection and processing of such information. We reserve the right at our discretion to modify this Internet Privacy and Usage Policy at any time. Your continued use of the site following the posting of changes to these terms means you accept these changes.