**Website Use and Data Privacy Policy**

Faith Hope and Love Community Inc. (“**Company**,” “**we**,” or “**us**”) cares about your privacy and wants you to be familiar with how we collect, use, and disclose data in accordance with our website use and data privacy policy (“**DPP**”). This DPP covers (a) the collection, use, and disclosure of data collected via <https://www.fhlcommunity.org>, [www.saltview.com](http://www.saltview.com), or any other Company website where this DPP is posted or linked (collectively, this “**Site**”), and (b) any use of software provided by us including but not limited to our Saltview software (“**Company Software**”). Company Systems and Company Software is collectively known as “**Company Systems**”. This DPP also describes your legal rights in relation to such data collected or posted by you to Company Systems. By using Company Systems, you are subject to the terms and conditions of this DPP.

Data Collection. We collect or obtain data relating to you in a variety of ways, as described below. Such data may include personal data, i.e., information that alone or in combination with other information identifies you as an individual or can be reasonably linked to your identity.

Data You Provide: When you submit questions, request information, or give us feedback via Company Systems, we may ask you for data, like your name, postal address, telephone number, and email address so we can respond or follow up. We may also ask you to provide other data relevant to your question, request, or feedback, such as your geographical location, industry, and preferred contact method.

You may also make requests through Company Systems to exercise your individual rights under applicable privacy laws. We will collect and maintain data related to such requests in order to respond to you and for our audit and legal compliance purposes.

At times, *we may ask* for certain data that may be considered special or sensitive personal data (for example information related to an individual’s racial or ethnic origin, or religious or other beliefs,) from visitors of Company Systems, and we ask that only provide such data if requested by Company and if you want to disclose it to us. *We do not seek* certain data that may be considered special or sensitive personal data (for example, government-issued identification numbers political opinions, health, criminal background, or trade union membership) from visitors of Company Systems, and we ask that you do not provide such data. If you voluntarily share with us, post, or otherwise upload any special or sensitive personal data to Company Systems for any other reason, you consent that we may use such data in accordance with applicable law and this DPP.

Please note that any information or materials you post or disclose on Company Systems via message boards, chats, profile pages, blogs, and other services (including social media services) are publicly available and will be seen by other visitors to Company Systems. You should consider this when deciding to disclose any personal data or any other information on Company Systems.

Data Collected from your Use of Company Systems: We automatically receive certain data about the computer or device you are using when you visit Company Systems, including: your internet protocol (IP) address; information about the browser or type of device you are using; data collected through cookies, pixel tags, and other similar technologies (as described below in the Cookies and Other Internet Technologies section); the date and time of your visit; and the web page you visited immediately prior to visiting Company Systems. We also collect data about videos or other content you view on Company Systems, like the type and name of the content and the time viewed.

Data Use. We use data about you for the purpose(s) for which it was collected or provided to us (as stated at the point of collection) or as otherwise obvious from the context of collection. We may also use data to do the following.

* Administer and manage Company Systems, communicate with you about Company Systems, process your request for information, or otherwise complete a transaction or service you request or authorize.
* Customize or personalize your user experience and the content we deliver to you, including to provide you with content that is more relevant to you.
* Contact you about Company activities, products and services, provide you with promotional materials or offers for products/services from Company, or send you other communications about Company business and events (including communications based on your interests, personal and business characteristics, and location) (collectively, “**Marketing Communication**s”). We may provide these communications and offers via email, postal mail, online, social media platforms, text messages, and other means.
* Carry out our internal business purposes, such as corporate transactions, audits, and data analysis; conduct research and analytics about your use of Company Systems and interaction with us; develop new products; improve Company Systems and our existing products and services; identify usage trends; assess the performance of our advertisements; optimize our advertising campaigns; and determine the effectiveness of our communications.
* Protect the rights, safety, property, or operations of Company, you, or others.
* Comply with applicable law and/or respond to requests and communications from law enforcement authorities or other government officials.

Note that you may unsubscribe from a Company mailing list at any time by clicking on the unsubscribe link in any of our Marketing Communications to you. After you unsubscribe, we will not send you further Marketing Communications, but we may continue to contact you to the extent necessary for the purposes of any services you have requested.

We will never use your personal data to advertise, promote, or market third-party goods or services to you. Additionally, we will not license or publish any of your personal data. We do not and will not sell any personal data to third parties for their own commercial use.

Basis for Processing Personal Data. Applicable law in certain countries requires us to set out in this DPP the legal basis upon which we rely in order to process personal data.

Consent: We may rely on the consent that you provide us at the point of data collection or disclosure to us to process such data for the purposes outlined herein.

Legitimate interests: We may rely on our legitimate interests to process your personal data, provided that our interests are not overridden by your interests, fundamental rights, or freedoms. In particular, we may process your personal data in reliance on a legitimate interest in the effective and lawful operation of Company Systems and our businesses, as well as the effective delivery of information and services to you. We may have other legitimate interests and, if so, we will make clear what those interests are at the relevant point in time.

Compliance with legal obligations: We may process your personal data if necessary, for us to comply with a legal obligation arising under an applicable law to which we are subject.

If you have questions or concerns about the legal basis upon which we collect and use your personal data, you can contact us in accordance with the Contact Us section below.

Disclosures of Personal Data. In connection with one or more of the purposes outlined in the Data Use section above, we may disclose your data to the following.

* Third parties that provide services to us, such as system hosting, management, and support; data analysis; facilitation of advertisements; data backup; and data security and storage services.
* Relevant third parties as part of a corporate transaction, such as a reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in connection with a bankruptcy or similar proceeding).
* Competent governmental and public authorities, in each case to comply with legal or regulatory obligations or requests.
* Other third parties as we believe necessary or appropriate: (a) under applicable law; (b) to comply with legal process; (c) to enforce our terms and conditions; (d) to protect our operations and those of any of our affiliates; (e) to protect our rights, privacy, safety, or property, and/or those of our affiliates, you, or others; and (f) to allow us to pursue available remedies or limit damages that we may sustain.

In addition, Company Systems may contain content and plugins from social media platforms, like Facebook (Like button), X (formerly Twitter) (Share to X), LinkedIn, and others. These plugins allow you to share information from Company Systems to your timeline or account. When you connect to these services, the third parties may store and/or access data (including through the use of cookies and other similar technologies) over which we do not have control. If you are logged into one of your social media accounts while visiting a webpage on Company Systems that contains a social media plugin, the social media plugin may allow the relevant social media platform to receive information that you visited Company Systems and link it to your social media account. We do not control these third-party platforms, and information collected is governed by the DPP of the third party that provides the relevant platform. We encourage you to review these platforms’ DPPs for more information.

The disclosures described in this section may result in the transfer of your data to countries or regions with data protection laws that differ from those in your country of residence. By providing us with your data and using Company Systems, you are acknowledging that your data may be transferred to countries outside of your country of residence.

In cases where your data is transferred outside of your country of residence, we take steps to ensure that appropriate safeguards are in place to protect such data. If you are based in the EU/EEA, such safeguards may include a data transfer agreement with the data recipient based on standard contractual clauses or such other mechanism as is approved by the European Commission for transfers of personal data to third countries. For further details relating to the transfers described above and the adequate safeguards used with respect to such transfers, please contact us in accordance with the Contact Us section below.

Cookies and Other Internet Technologies. Company Systems uses cookies (i.e., small text files placed on your device) and similar technologies (e.g., pixels and pixel tags, ad tags, clear GIFs, and JavaScript) – including cookies and technologies from third-party providers – to enable certain features and functionality and to collect additional information that helps us to improve Company Systems and our services. Company Systems may use session cookies (which expire when you close your browser) and persistent cookies (which remain on your device after you close your browser until you delete them, or they expire). We use these technologies for security purposes, to help you navigate Company Systems, to display information more effectively, to better serve you with tailored information on Company Systems, and to gather statistical information about how visitors use Company Systems in order to continually improve its design and functions.

If you do not want data to be collected from your device via cookies, most browsers have a setting that allows you to decline the use of cookies. Some features of Company Systems may not work properly if you decline the use of cookies. To learn more about cookies, please visit <https://www.allaboutcookies.org/>

Other third-party cookies and technologies. We also may enable third-party cookies and other similar technologies to collect or receive data from Company Systems and elsewhere for use in advertising, including for the purposes of serving advertisements targeted to users’ interests, retargeting visitors to Company Systems, conversion tracking (i.e., tracking the actions users take after viewing or engaging with our advertisements), measuring ad effectiveness, and ensuring that you do not see the same ad repeatedly. These cookies and similar technologies collect data about your browsing habits and online behavior, including across different browsers and devices used by you, in order to serve advertisements that may be of interest to you. For example, Company third-party providers may use the fact that you visited Company Systems to place online ads for Company on non-Company websites.

Third-parties may also use data about your use of Company Systems to help target non-Company advertisements based on your online behavior and/or interests in general. Data collected generally includes actions you take on Company Systems (e.g., URL, previous website visited), device and browser data (e.g., IP address, operating system, browser type), timestamp, and events (e.g., page views). In some cases, this data is connected to your social network ID. Please note that Company is not responsible for practices by such third parties, and those practices are subject to those companies’ own policies.

You may use industry platforms to opt out of interest-based advertising. To learn more about opting out of receiving interest-based advertisements and how to exercise your options, please visit: <https://optout.aboutads.info> and [www.networkadvertising.org/choices](http://www.networkadvertising.org/choices) . These tools use cookies to record and implement your preferences. If you disable or delete cookies on your device after using these tools, you will need to complete the opt-out process again.

Third-Party Websites. This DPP does not address, and we are not responsible for, the privacy practices of any third parties, including those that operate websites to which Company Systems links. The inclusion of a link on Company Systems does not imply that we or our affiliates endorse the practices of the linked website.

Data Security. We use reasonable organizational, technical, and administrative measures to protect data under our control. Unfortunately, no data transmission over the internet or data storage system can be guaranteed to be 100% secure. If you feel that the security of any data that we hold about you has been compromised, please immediately notify us of the problem by contacting us in accordance with the Contact Us section below.

Exercising Your Rights. You have choices about how your personal data is handled, and we are committed to providing you with reasonable access to your personal data and the ability to review and limit the use of such data in accordance with applicable law.

If you no longer want to receive electronic newsletters you signed up to receive or other Marketing Communications from Company, you can click on the unsubscribe link at the bottom of such communications.

Depending on your country (or U.S. state) of residence, you may also have the right to do the following.

* Request confirmation that we are processing your personal data.
* Request a copy of the personal data we hold about you.
* Request that we update the personal data we hold about you or correct such data that is inaccurate or incomplete.
* Restrict the way in which we use your personal data (e.g., if we have no legal right to keep using it) or limit our use of your personal data (e.g., if your personal data is inaccurate or unlawfully held).
* Object to our processing of your personal data.
* Withdraw the consent that you have given us to process your personal data (where we process your personal data on the basis of your consent).
* Request that we delete the personal data we hold about you.
* Lodge a complaint with the data protection or privacy authority in your country of residence regarding our processing of your personal data.

If you are interested in exercising one or more of the rights described above, you can submit a request in accordance with the Contact Us section below.

Please note that we may require proof of your identity before we can give effect to these rights.

We will not discriminate against you if you decide to exercise your rights under applicable law.

Because we want to avoid taking action regarding your personal data at the direction of someone other than you, only you or an Authorized Agent permitted to act on your behalf may submit a request. An “**Authorized Agent**” means a natural person or a business entity you have authorized to act on your behalf by providing your written permission. Please note, we may deny a request from an Authorized Agent if they do not submit proof that they have been authorized by you to act on your behalf.

Your request must do the following.

* Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal data or an Authorized Agent.
* Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal data if we cannot verify your identity or authority to make the request and confirm the personal data we maintain relates to you. To verify your identity, we will seek to match any personal data you provide when you (or an Authorized Agent) submit your request to any personal data we already maintain. If we are unable to verify your identity based on the data we maintain, we will let you know.

Additional Information for EU/EEA Residents. If you have any questions or concerns about our collection or use of your personal data, please utilize the Contact Us section below.

If you are unsatisfied with the way in which we have handled your personal data or any privacy query or request that you have raised to us, you have a right to complain to the appropriate National Data Protection Authority (“**DPA**”). To find the contact details of the DPA in your country of residence, please visit

<https://ec.europa.eu/newsroom/article29/item-detail.cfm?item_id=612080> .

Special Notice to California Residents. If you are a resident of the state of California, you are entitled to request information regarding the disclosure of your personal data to third parties for direct marketing purposes. Please note that we do not share your personal data with non-affiliated third parties for such purposes.

Do Not Track Signals. Do not track (“**DNT**”) is a preference you can set in your web browser to let the websites you visit know that you do not want them collecting data about you. At this time, Company Systems does not respond to DNT or similar signals. Please refer to the Cookies and Other Internet Technologies section of this DPP for more information about how you can decline the use of cookies on your device.

Data Retention. We will retain your personal data only for those periods necessary to fulfill the various purposes outlined in this DPP, unless a longer retention period is required or allowed by law.

Use of Company Systems By Minors. We understand the importance of protecting the privacy of minors, especially in the online environment. Company Systems is not designed for or intentionally targeted at minors under the age of 18, and we request that minors not use Company Systems. We do not knowingly collect data from minors on Company Systems. If we become aware that we have received data from a person under the age of 18, we will take reasonable steps to delete such data from our records.

Updates To This DPP. We may make changes to this DPP from time to time. Any changes will become effective when we post or otherwise communicate a revised version of this DPP. Your use of Company Systems is subject to the terms in the version of this DPP that is posted on Company Systems at the time of your use of Company Systems. We encourage you to review this DPP periodically to remain informed about how we are protecting your data.

Contact Us. If you have any comments or questions regarding this DPP or our data handling practices, please contact us at [info@fhlinternational.org](mailto:info@fhlinternational.org).