

# UCDA PRIVACY POLICY

## PRIVACY STATEMENT

The UCDA is committed to protecting individual privacy and safeguarding the personal information we collect from time to time.

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## PERSONAL INFORMATION

We do not collect personal information about anyone without their consent.

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## USE OF INFORMATION

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### Consumer Credit Reports

As a service to our members who request them, the UCDA provides access to consumer credit reports through the Equifax credit agency's database. Requests from members must include an authorization, signed by the individual who is the subject of the report, to perform a credit report against them. These signed authorizations are kept for a limited period as evidence of their existence. They are securely stored and accessible only by authorized personnel as necessary. Neither the authorization forms nor the information contained on them are used for any other purpose. Similarly, neither the forms nor the information are shared by the UCDA with any third parties.

The UCDA recognizes the sensitive nature of the personal information contained in consumer credit reports. As such, reports are shredded within 24 hours of their being faxed to the requesting member. Neither the credit report, nor the information contained on it are used by the UCDA or shared with anyone other than the member who requested the report.

To avoid the possibility of credit information being faxed to someone other than the intended recipient, we do not utilize the speed dial function on fax machines. All numbers are dialed individually.

### Credit Card Numbers

Membership dues and invoices for service are often paid by a personal credit card. We use the credit card number only as authorized and securely store all documents, such as membership applications and invoices on which the credit card information is contained to maintain a record of payment. Once payment has been confirmed, credit card data is destroyed unless the card holder has authorized ongoing credit card payments to be made. The UCDA does not share credit card information with third parties and ensures that only necessary staff have access to it as needed to process authorized transactions.

### Mediations

Using in-house mediators, the UCDA offers a free mediation service to consumers who have purchased or leased a vehicle from a registered motor vehicle dealer and are unable to resolve a related disagreement with the dealer.

To assist with the mediation process, consumers may be requested to provide copies of documents, such as bills of sale, lease agreements or repair invoices, to the mediator. Neither these documents nor the information contained in them are used for any purpose other than attempting to resolve the dispute between the consumer and the dealer. Unless requested to do so by the consumer to whom the personal information contained on such documents relates, neither the documents nor the information contained in them are shared with any third party.

### Storage of Information

Until destroyed, personal information in the possession of the UCDA is stored securely and is accessible only by authorized personnel as necessary.

## Questions

If you have any questions about our privacy policy, you may contact James Hamilton, our Privacy Officer, at [j.hamilton@ucda.org](mailto:j.hamilton@ucda.org) or 1-800-268-2598

