



Protecting Your Privacy in the Information Age

What every consumer should know about the
use of individual information

ACXIOM[®]

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C

oncerned about your privacy in the Information Age? So are we.

At Acxiom®, we provide consumer information to responsible companies all around the world. Obviously, we have a stake in the issue of consumer privacy. But we also know that consumers have certain protections—and that there is some information that should remain private and confidential.

To help you better understand privacy, we've produced this booklet. Among other things, it explains how businesses, charities and other organizations use consumer information. You may be surprised at all the ways information can directly and indirectly benefit you and your family. We've also included actions you can take to have your name deleted from telemarketing solicitations, direct mail promotions and e-mail marketing, should you choose to do so.

Some hazards exist in the Information Age, to be sure. However, the loss of your privacy doesn't have to be one of them. Acxiom believes the more informed you are about the uses of individual information, the less you have to fear—and the more you can enjoy the many advantages afforded by a fair, controlled exchange of information.



How Can I Protect My Privacy?

Although it's a surprise to many, consumers have a number of protections. It's important for you to learn how to exercise your options.

Notice

You should be told what information about you is collected and maintained by organizations with whom you do business—and be told how it is being used and when it is being shared.

Choice

You also have choices regarding the use and dissemination of your personal information. Some of these choices are outlined later in this booklet.

Access and Accuracy

Organizations should maintain appropriate procedures that ensure the information they keep about you is accurate. You should be able to access questionable information you feel may not be accurate and have it corrected or removed.

Security

You should expect that information about you is protected from unauthorized access and use. Organizations should maintain effective security systems to protect against such occurrences.

Awareness

You should be offered education about privacy issues and laws that relate to your individual privacy.

Value

If it's information about you, then you should directly or indirectly benefit from its use by any organization that collects, processes or shares your information with others.

How Do Companies Get My Name?

Anyone can create a marketing list of names, addresses and other general information. As you will see, these lists can be developed from a variety of sources, including public records, telephone directories and customer files.

Many businesses rent or exchange these lists, usually consisting only of the basic contact information, to other companies or non-profit organizations with a legitimate use for the information. The lists are then used for mailing, calling or e-mailing consumers about special promotions or offers. The accuracy of the lists permits these companies to more effectively reach consumers who might have an interest in their product or service.

Where Do They Get All that Information about Me?

Organizations use information from a variety of sources for a variety of reasons.

Some you're already familiar with—such as businesses seeking to better understand their markets so they can develop new products, improve customer service or prevent fraud.

But there are other uses you may not have considered, such as businesses verifying your identity to combat fraud. Courts tracing deadbeat parents who fail to meet child support obligations. Organ, blood and bone marrow donor groups needing accurate, up-to-date information about donors. Law enforcement agencies tracking down criminals. Attorneys searching for missing heirs. Or family members looking for lost relatives.





How Do These Groups Get Information?

Here are a few common ways that information can be accessed:

Public Record Information

Collected primarily from government sources, this information comes from public records, including property deeds, marriage licenses, and birth and death records. Information is also gleaned from legal proceedings and judgments, voter registration files, driver's license records and motor vehicle registrations. Federal and state laws place restrictions on the use of some of these records.

Publicly Available Information

Some information is considered public domain, meaning anyone has access to it. This includes telephone directory listings, professional registries, classified ads and more. Publicly available information is regulated by industry practice.

Customer Information

This is information that is collected when you identify yourself to an organization in order to register a product, make a purchase or receive a service. Typically, it is maintained in the customer files of the organization that owns it. This information is regulated in some cases by law and in other cases by industry practice. In addition to this, some organizations have their own policies.

Non-Public Information

Self-reported consumer information, such as survey responses, is considered non-public. Industry practice regulates the use of this information.

Sensitive Information

This type of information includes medical records, wage and salary information, tax reports and information about children. It is kept confidential and is not shared by organizations unless you give specific permission, or unless it is permitted under state or federal law.

Credit Information

In order to develop credit reports, credit reporting agencies gather information from banks and other financial institutions with which you have a relationship. The Federal Trade Commission closely regulates the use of this information, as directed by the Fair Credit Reporting Act (FCRA).

Why Do They Want to Know So Much about Me?

Organizations want personal information for lots of reasons, but generally they have three main purposes in mind—marketing, reference and credit.

Marketing

In marketing products and services, organizations need special information about the people they're trying to reach. For example, if a business wants to offer a new product to a past customer, or reward a current customer with a special discount, it needs accurate contact information to reach that customer. The business needs accurate and timely information to reach the right customer with the right offer.

Or the business might want to attract a brand new customer. In this case, it will seek information indicating a previous interest in a similar product or service. It might also search for new customers who have met qualifications used to identify potential customers.

This sort of personal marketing information can be found in the company's own files, or from other businesses with similar customers. Or it may even be supplied by an independent information provider.

Reference

Organizations also use information for reference purposes—locating customers, authenticating identity, verifying information and preventing fraud. Most consumers don't know much about the reference industry because its services are available only to those who have a legitimate need for the information. For example, a car dealership might need to verify a buyer's identity, or a police officer might want to locate a suspect's address.

Credit

Consumers now demand quick response when they apply for credit, which includes mortgages, credit cards and other bank loans. To provide this, businesses must be able to access accurate, personal information to determine whether credit should be extended and in what amount. The FCRA governs the use of information for these purposes.



How Does the Use of Personal Information Benefit Me?

Often consumers are not aware of the many ways that the use of personal information can directly benefit them in their everyday lives. Here are just a few:

Special Offers

When businesses use accurate information to target their promotions, you're more likely to receive offers that appeal to you. Information enables promotions to reach the consumers for whom a product or service was designed. It also permits added benefits, such as special discounts, early-bird notices of sales, special event alerts, free trials and other frequent shopper benefits that are communicated through direct mail, e-mail and telemarketing.

Shopping by Mail, Phone and on the Internet

Today's shopper can order merchandise from home or office in a variety of convenient methods, including mail, phone or on the Internet. Information helps make this happen. Companies use personal information to produce and distribute catalogs tailored to specific consumer groups. In the end, you're able to select from a much wider range of products and services than ever before, and often receive them the very next day.

Finding Family or Friends

Online directories offer a quick, easy—and often free—way to locate family and friends who have moved. Telephone books, alumni directories and professional membership registries are just a few examples of this helpful use of personal information.

Legal Matters

Thanks to access of personal information, it is far easier to locate people who legally need to be found: deadbeat parents evading child support orders, missing heirs entitled to inheritances, pension beneficiaries, and witnesses in criminal and civil matters.

Real Estate Transactions

Real estate brokers depend on property information from the county clerk's office to obtain recent sales figures of comparable properties in a neighborhood, and to help you buy or sell a home or investment property. The government uses this information to help calculate property taxes. Mortgage companies use it to determine the value of a piece of property for loan purposes.



Obtaining Credit

When you apply for credit, lenders call upon credit bureaus for the information they need to determine how much credit should be extended. Highly automated systems enable them to easily check your credit report, thus assuring a quick response.

Fraud Reduction

When a consumer places an order or opens an account, businesses rely on personal information to verify the accuracy of the information provided, thus minimizing the risk of mistakes and even fraud. In this manner, they can also check shipping information to ensure the product you order is going to the right address and is signed for. This kind of verification makes it more difficult for criminals to purchase items with stolen credit cards and false identity representation.

How Can I Prevent Unwanted Calls from Telemarketers?

People often feel they are powerless to prevent intrusive calls by telemarketers. However, the fact is you have a number of ways to limit or eliminate these kinds of calls.

First, you can remove your name from the phone directory by getting an unpublished or unlisted number. The most effective way to accomplish this is to get a new number—rather than merely changing the status of your current number—since your old number has likely been distributed to organizations. Because of this, it may take 18 months or longer to have it removed from circulation. Contact your local telephone provider for more information.

However, if you wish to remain listed in the phone book, you still have several options. (Contact information is provided in the back of this booklet.)

Company “Do-Not-Call” List

When you receive an unwanted telemarketing call, just tell the caller to place your name on the company's do-not-call list. Federal law requires that companies must honor this request if you do not have a business relationship with them. Complaints about companies that fail to honor this request should be directed to the Federal Trade Commission.

State “Do-Not-Call” List

Many states now have their own do-not-call lists. Contact your state Attorney General's office and ask to get on this list. (Some states charge a nominal fee for this service.)

Direct Marketing Association (DMA) Service

You can also sign up for the Direct Marketing Association's Telephone Preference Service (TPS). All members of the Association are required to use this service to screen out consumers who do not wish to receive telemarketing calls.

Local Phone Company Services

Your local phone company may also offer blocking features or other technology to help prevent unwanted calls. Contact them for more information about what is available in your area.



**\$1,000,000.00 Instant
WINNER TODAY!**

How Can I Prevent Junk Mail?

Opting Out

If you want to eliminate some of the junk mail and catalogs you're receiving, you can remove your name by contacting either the company sending you the mail or the list provider who supplied your name. This practice is known as "opting out." It's the most effective way to reduce the number of unwanted offers while still enjoying the mail and catalogs that are of interest to you.

Direct Marketing Association Services

The DMA publishes a set of guidelines that requires its members to:

- explain to consumers about their information collection and exchange practices.
- provide an opportunity for consumers to opt out of receiving promotional materials from members.
- offer consumers a way to opt out of having their name provided to other businesses for direct mail purposes.

"Do-Not-Mail" Registry

If you want to stop almost all unsolicited mail to you, the DMA also offers a national do-not-mail registry known as the Mail Preference Service (MPS) to which all its members subscribe. If you register for this service, DMA members with whom you do not have a current relationship will stop sending unsolicited offers through the mail.

To register, write to the DMA at the address shown at the back of this booklet. Be sure to send your name and address, along with any variations of your name or any secondary addresses you wish registered. The registration is good for five years. After that time, you will need to re-register. However, some marketers are not members of the DMA and are not bound by the DMA regulations, so you may still receive unsolicited mail from these marketers.

How Can I Stop E-mail “Spam”?

How Can I Stop E-mail “Spam”?

Unsolicited e-mail—also known as “spam”—is a headache for everyone. Truthfully, there’s not a lot that can be done at the moment. However, some helpful steps can be taken.

Most legitimate businesses that collect e-mail addresses ask permission from you before renting or exchanging your information with others. This practice is known as “opting in.” It’s always wise when you visit a website to review its privacy policy.

DMA Guidelines

The Direct Marketing Association publishes a set of guidelines similar to those offering opt out for direct mail. These require member companies to offer consumers a way to opt out from information sharing and from soliciting them via e-mail.

Under these guidelines, companies are required to honor your request when you reply to an opt-out link in an e-mail you have received. In some cases, state law demands this. If you determine that an opt-out link is invalid, this is considered a deceptive trade practice, and you can file a complaint with the Federal Trade Commission.

E-Mail Preference Service

The DMA also offers consumers a national “do-not-e-mail” service known as the E-Mail Preference Service (e-MPS). Once you register for e-MPS, member companies will not send you unsolicited e-mail promotions. Check the back of this booklet for information about how to register.



Can I Stop Companies I do Business with from Soliciting Me?

Absolutely. Contact these companies directly and ask them to remove your name from their marketing promotion lists. If you receive multiple mailings from the same company, you should attach a copy of each mailing label (showing any variations in your name and address) so the company can more effectively cancel all solicitations.

Most companies are quick to respond to such requests. After all, they don't want to incur the extra expense of marketing to people who don't wish to hear from them.

Be aware, however, that if you later place an order with this company through the mail, the Internet or over the phone, your name may pop back on a new list. If this happens, you may have to repeat your request to be taken off the list. Most mail order companies and websites offer an opt-out opportunity at the time an order is placed.



Do I Have Control Over the Use of Publicly Available Information about Me?

In some instances, you do have some control over the use of public information; in others, “control” is pre-set and determined by laws, regulations and policies. Let’s examine it on a case-by-case basis:

Telephone Directories

As noted earlier, phone books are considered publicly available information and are used extensively in reference applications. However, you can remove your name from the directory as described in the previous section.

Real Property Recorder Information

Whenever property is sold, the deed is recorded in the local county clerk’s office. This is considered public record and is available to anyone on request. Some states and counties restrict certain types of property information. If you desire to have your name removed from public real estate records, one possible alternative you might want to research is to place your property in a blind trust. For more information, contact your local county clerk’s office.

Other Public Information

Some other public and publicly available information is contained in professional directories, driver’s license information, voter registration records, court records, divorce records and arrest records.

Various federal and state laws, as well as industry practices, regulate the use of some or all of this information. Check with your local authorities to learn more about restrictions on the use of this information.



How Can I Protect my Privacy Online?

Following are some tips for protecting your privacy both online and off:

Don't Throw Away Your Identity with the Trash

Be careful with your Social Security number. A thief could use it to obtain credit cards, loans and other lines of credit in your name. Protect yourself from identity theft by always shredding credit card receipts, bills, pre-approved credit card applications and other sensitive documents before throwing them away.

Give Identity Thieves the Slip by Holding on to Your Receipts

In the same way, thieves can take advantage of you through discarded sales receipts. Many merchants now protect their customers from having credit card information stolen from receipts by a process called “truncating”—replacing the last several digits with asterisks. However, not all merchants take this precaution; so always make sure you properly destroy all sales receipts when you pay with a credit card.

Fido Is a Good Name for Your Dog, but a Bad Password for You

Computer hackers know the common names that people use as passwords. To thwart them, always use a combination of numbers and letters. Also, it's a good idea to change your password on a regular basis and avoid storing it near your computer.



For more information contact:

Federal Trade Commission (FTC)

600 Pennsylvania Avenue, NW

Washington, DC 20580

Phone: (202) 326-2222

Website: www.ftc.gov

Federal agency responsible for oversight of interstate trade and fair business practices, including the Fair Credit Reporting Act (FCRA).

Direct Marketing Association (DMA)

1120 Avenue of the Americas

New York, NY 10036-6700

Phone: (212) 768-7277

Fax: (212) 302-6714

Website: www.the-dma.org

Trade association for most direct marketers, providing industry guidelines to protect consumer privacy. Services include:

Telephone Preference Service

Direct Marketing Association

P.O. Box 1559

Carmel, NY 10512

Website: www.the-dma.org/consumers/offtelephonest.html

A national do-not-call service which all DMA member companies and organizations use.

Mail Preference Service

Direct Marketing Association

P.O. Box 643

Carmel, NY 10512

Website: www.the-dma.org/consumers/offmailinglist.html

A national do-not-mail service which all DMA member companies and organizations use.

eMail Preference Service

Website: www.dmaconsumers.org/consumers/optoutform_emps.shtml

A national do-not-email service which all DMA member companies and organizations use.

Understanding Privacy

Here you can find tips, tools and resources to keep your information private, both online and off.

Website: <http://www.bbbonline.org/understandingprivacy/>

Our Privacy Commitment to You

Acxiom Corporation believes that an informed consumer is a satisfied customer. Therefore, we created this booklet, which is intended to help educate you about the value received from the use of individual information and the choices you have to control its inappropriate and potentially harmful use.

We recognize that to enjoy the freedoms of our society, one must also embrace its responsibilities. For instance, the free flow of information is a cornerstone of our society and has contributed to tremendous consumer benefits and economic prosperity. Yet, this freedom must be accompanied by respect for the laws and regulations that protect consumer privacy. It is this belief that has driven Acxiom to be a leader in addressing consumer privacy concerns and earning the trust of the public, while preserving the open system that has served the best interests of our country and its citizens for more than two centuries.

If you want to know more about Acxiom and our information practices, contact us by phone, mail or via the Internet at:

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