

# The Yellow Sign Privacy Policy

At The Yellow Sign. (TYS), your personal privacy and the security of your personal information are important to us. Selling and buying property involves communicating personal and financial information, and we understand the need for a safe and secure environment in which to share this information. TYS believes that you should be aware of who we are, the types of information we may collect in our offices, on our Web site or through personal or telephone interviews, electronic mail or facsimile, what we do with your personal information and your options with regard to what we do with this information. This policy is provided to you as required by the Federal Financial Privacy Law (15 U.S.C. §§ 6801-6810).

**Who are we?** TYS is a national *For-Sale-By-Owner* program that seeks to provide a forum to its consumers for listing their property. TYS's network of affiliates is located throughout the United States and its territories. Our services are also offered on our network of Web sites.

**Information we collect.** When you complete a listing form on the TYS Web site or an TYS office, you will be asked to provide us with certain personal and financial information including your name, phone number, electronic mail address, other information. If you fill out a customer survey form, you may be asked to provide certain identifying information including your name, email address and phone number. If you provide this information as part of the survey, it will not be sold or shared with any person or organization unless you specifically authorize us to do so. However, authorized TYS employees may use your email address or telephone number to contact you concerning your comments, questions or complaints.

**How we handle your information.** The nonpublic personal information that you provide to us is sent through the TYS system and processed by our employees, authorized vendors or contract personnel. Please see our security section for more information on how we protect the integrity of your information. Because our vendors may keep and use your information, we recommend that you contact them directly for more information about their specific privacy policies.

If you use TYS's service through another organization's Web site with whom TYS has a marketing agreement, TYS has attempted to ensure that organization's privacy policies are consistent with this Privacy Policy.

In addition, TYS may use the information you provide to notify you about products, programs or special offers from our promotional partners. These offers may be communicated to you through newsletters, flyers, telephonically, or electronic mail messages either by TYS or our promotional partners.

If you prefer that we not share your nonpublic personal information (except in those circumstances, described above, that are permitted or required by law), you may "opt out," that is, you may direct us not to share this information, by calling us toll-free at 800-520-0057. You may provide these instructions to us at any time.

Notwithstanding anything else in this Privacy Policy, we may disclose certain information about you when:

- a court or governmental agency requires us to do so, such as when we are complying with a search warrant or subpoena;
- we are or may be selling all or any part of our business or merging with another business; and
- we are providing information to someone with a legal interest in your insurance, such as someone who lent you money and holds a lien on your property.

Generally, we will only disclose the information we deem reasonably necessary to disclose.

*Unaffiliated third party's use of your information.* We do not reveal your name, address or any other identifying information to unaffiliated third parties unless you affirmatively respond to one of the promotional offers described above. TYS may share certain aggregated information with third parties for general marketing and demographic purposes; however, this data DOES NOT include any of your personal identifying information.

*Use by third-parties under joint marketing agreements.* As permitted by law, we may share your nonpublic personal information with third parties with whom we have entered into joint marketing agreements, with parties contracted to provide services on our behalf, or with other third parties as permitted or required by law (See 15 U.S.C. § 6802(b)(2)), such as those listed below. Those parties, as well as nonaffiliated third parties who perform services for or functions on behalf of TYS, are provided that information, only for their specific offer or function and are contractually obligated to protect that information.

These parties may include:

- Selected administrative units within and outside of TYS that provide specific servicing of your accounts.
- Financial services providers with whom we share information to keep you informed about products and services for which you may be eligible, and which we believe will be of value and interest to you.
- Parties who may offer specific products and services under a joint marketing agreement.
- Others as permitted or required by law, such as credit bureaus, government entities in response to subpoenas and other legal processes, and those with whom you have directed us to share information.

*No liability for information collected by third-parties.* This policy only addresses the use and dissemination of information that we collect from you. To the extent that you disclose any information to other parties, through other Web sites on the Internet linked to this site, different policies may apply. Since we do not control the privacy policies of third parties, you are subject to the privacy customs and policies, if any, of that third party, and we shall not be responsible for the use or dissemination of your personal information by that third party. Therefore, we encourage you to ask questions before you disclose your personal information to others.

**You have a choice about information sharing.** If you prefer that we not share your nonpublic personal information (except in those circumstances, described above, that are permitted or required by law), you may "opt out," that is, you may direct us not to share this information, by calling us toll-free at 800-520-0057. You may provide these instructions to us at any time.

When you contact us, you will be requested to provide identifying customer information at that time, including your social security number. Choosing to "opt out" of this information sharing may limit opportunities for you to receive product and service information that may interest you.

**Security.** This site has security measures in place to protect against loss, misuse and alteration of the information under our control. We have taken measures to make sure that only the parties permitted under this policy see the nonpublic personal information you send to us. Some of the security measures that we have taken include:

#### **Secure Web Pages**

All of the pages on our Web site that ask for your personal and financial information are delivered to your browser through HTTPS, a secure mode of communication. You can check this encryption by checking for the key (Netscape) or lock (Internet Explorer) icon on your browser.

**Encryption**

When you send your information to us, it is protected by SSL (Secure Sockets Layer) Technology. SSL does not allow anyone to intercept and read your personal information. When you send your information to us, SSL encrypts it (translates the data into a string of gibberish characters). Only we can decode the encryption.

**Firewall Protection**

Your information is not kept on TYS's Web server, but on a different computer that is separated from the Internet. Even in the unlikely event that TYS's Web site is "hacked," it is our intent that your data will still remain securely out of reach.

**Password Protection**

To retrieve information about your listing, you are required to enter the authentication credentials created at the time you created your TYS account listing.

**Reporting Incorrect Information.** If you believe that any information that we have about you or your relationship with us is incorrect, please notify us at once. We will take prompt action in making the appropriate corrections. You may contact us at our Customer Service Department at 713-353-0400.

**Deleting your information.** Federal and state regulations require that we store completed loan requests for various periods of time. In order to comply with these regulations, we cannot delete information from our databases, even for listings that are withdrawn. We store all of the information you provide securely.

TYS may change its policy from time to time and, when it does, the nonpublic personal information that you provide will be subject to the then-current policy. You can review our current policy at any time on this Web page.

This is a general description of our information practices. We treat your information in accordance with applicable law. If you have questions or concerns regarding this Privacy Policy, you should first contact the TYS site coordinator at our Customer Service Department at 713-353-0400.