

Biweekly Mortgage Association (BWMA) Privacy Policy

General:

We care about providing you with tools and information to manage and protect your online privacy. We have developed this privacy policy to inform you about what information this web site collects, who may receive that information, what we may do with the information, and how long we keep it. While we have made every attempt to make this policy as clear as possible, if you have any further questions about it, feel free to contact us by phone.

Your Information:

We will not give out any information you submit at our site to any third parties except in compliance with a request of a law enforcement agency. Under no circumstances will your name, e-mail, phone number or address be sold to, or given to any other parties. We will never willfully sell, lease, or rent any of your or your business' personally identifiable information to any third party. This does not include parties to whom we/you have contractual obligations.

Collected Information:

Your personal information is collected through our contact forms only. This website currently has no applications or programs that gather information from your computer without your consent. Members are required to give us full contact and demographic information. This information is collected in order to verify your identity and for use in our records and provide our services to you as a Client or Member Consultant. Information collected at this website is kept in our records only as long as is necessary to provide requested services.

For Your Protection:

We have a privacy policy and terms of service agreement committed to protecting your rights. The main purpose for creating this site is to bring you timely information regarding a problem, and a solution to that problem for servicing the general public.

Privacy:

We may record IP addresses to help identify problems with our web site, manage our network, distribution and security. Additionally, by providing us with an Email Address, it becomes part of our "in-house" opt-in mailing list in order to provide you necessary and timely information, as well as any updates or other topical interest of any related subject matter.

Third Party Liabilities:

We have no control over the privacy practices of third parties you may access from our website. If you have questions on their uses of your contact information, you need to check with each of them directly. We assume no liability, obligation or responsibility for any part of any such correspondence or promotion by and between you and these 3rd parties.

Online Merchant:

- A. PMI Savings is only interested in offering the "Official Form" for purchase. Online purchases are transacted through ClickBank™ SSL servers for your assurance and privacy. We do not have access to any credit card information you provide them. Only your name and email address is provided to us after a

sale is made. This information is strictly confidential and is not disclosed to anyone outside of our organization.

- B. PayPal purchases of Homeowner Enrollments into the Preferred Biweekly Program via Member Websites are transacted through PayPal™ SSL servers for your assurance and privacy. We do not have access to any credit card information you provide them. Only your name and email address is provided to us after a sale is made. This information is strictly confidential and is not disclosed to anyone outside of our organization.
- C. BWMA Merchant Online purchase of BWMA Memberships may be handled by BWMA's Merchant Account via SSL secure link to our service provider. All information is secured via the latest security technologies. No information is provided to anyone, subject to the terms under Your Information above.

Member Consultant Obligations:

If you take part in our Business Opportunity, you are subject to the Rules, Practice, Protocol and Procedures of ClickBank™ design. See their guidelines upon Sign-up should you decide to take advantage of becoming a Member of ClickBank™. In addition, you agree to adhere to our strict **NO SPAM Policy** as stated below.

Anti-SPAM:

We adhere to, and mandate that our Member Consultants adhere to, a strict NO SPAM / UCE Rule. Anyone Spamming, and/or sending Unsolicited Commercial Email, with our name (in any way) or referring to any of our web sites (or any of our Project Partner's names or web site addresses) will be **immediately terminated**, losing their Associate Status, Position, and Pay. If anyone violates this policy and it causes damage or loss to our servers, or causes one (or more) of our web sites to be interrupted from normal service, **you will be held liable for damages and Loss of Business to all Members.**

Bulletins:

Upon becoming a Member of the Association and taking part in our Business Opportunity, we use our opt-in "In-House" mailing list to notify our Member Consultants of new Banners, Classified Ads, etc. approved for use by our Member Consultants, as well as any associated PMI News, Bulletins, etc. Should you decide not to accept these timely updates, you will always have the opportunity to "opt-out".

Jurisdiction:

This agreement shall be construed under the laws of the State of Oregon. Any controversy arising from or in connection with this agreement or the services provided by **BWMA, PMI Savings** or affiliated companies shall be subject to exclusive jurisdiction within an Oregon court.

Summation:

If you have any questions about this privacy statement or the practices of this site, please contact us by phone.