

Gerald Gold & Associates Privacy Policy

Effective Date: 11/01/2005

Overview

Gerald Gold & Associates has established policies and procedures dedicated to maintaining the privacy of personal information while providing its clients with the necessary information for making informed decisions involving background screening. In most cases, our clients represent current and or potential employers engaged in pre- or post-employment background screening on individuals. Individuals provide personal information to Gerald Gold & Associates for this purpose. This policy incorporates the practices of Gerald Gold & Associates as they pertain to data submitted by clients via the Gerald Gold & Associates' Website, and to other information secured from third parties and other sources in connection with delivering background screening information or results to our clients. All data is collected, stored and delivered in compliance with applicable law, including the Fair Credit Reporting Act (FCRA), the European Union Data Protection Directive and other local, state, and federal laws. Personal information about an employee will only be released to the entity or entities to whom the employee consented to receive such information. This information will not be released to any other individual and will not be used for any other purpose by Gerald Gold & Associates .

Gerald Gold & Associates also extends its privacy policies and procedures to residents of the Member States of the European Union and other countries where data protection policies are in place, with regard to data provided by such residents as part of Gerald Gold & Associates' delivery of background screening services. These policies and procedures apply to data submitted to Gerald Gold & Associates by its clients or the employees and or prospective employees of its clients residing in Member States of the European Union or other countries where data protection policies are in place and Gerald Gold & Associates has registered with the appropriate data protection authority.

Gerald Gold & Associates Is Safe Harbor Compliant

Gerald Gold & Associates is aware of and recognizes the role we must take in securing and maintaining the privacy of personal data received, stored and delivered to our clients. We recognize that we have obligations as a consumer reporting agency under the Department of Commerce's Safe Harbor provisions. Our compliance policies and procedures with regard to domestic Federal and State regulations have set the standard for compliance in the international market, including the European Union Data Protection Directive.

Non-Personal Information

Gerald Gold & Associates sometimes collects and stores non-personal data submitted by individuals that are neither clients nor employees or prospective employees of clients and are inquiring about services provided by Gerald Gold & Associates. This data is collected for market analysis purposes.

Personal Information

Data submitted to or retrieved from the Gerald Gold & Associates' Website is subject to the following policies, procedures and principles:

Security

Gerald Gold & Associates' data is transferred utilizing secure socket layer (SSL) technology and is User ID and Password protected. Our servers reside in a secure environment protected from unauthorized access, natural disaster, fire or other compromising conditions. All processes take place at co-located facilities in separate regions of the United States, so even in the event of a regional disaster; your personal data remains secure.

Use of Information

Gerald Gold & Associates' clients provide personal information regarding their employees or prospective employees via our Website and/or through facsimile or email when placing an order for background screening services. Information provided may include but is not limited to personal history including name, date of birth, Social Security Number, Motor Vehicle Operator's License Number, Professional License information, employment history, education and other credentials. Gerald Gold & Associates will use information provided by the client and subject of the order, along with any other information provided by third-parties, only for the execution of producing a background screening report for the client placing the order, and for no other purpose

While executing orders for our clients, Gerald Gold & Associates may transfer personal information between our Website, email, or facsimile and our client and our client's employee or prospective employee. Gerald Gold & Associates acts in compliance with the European Union Data Protection Directive and is registered with Data Protection Authorities in countries in which it does business. Gerald Gold & Associates will not process personal information in a way that is incompatible with the purposes for which it has been collected or subsequently authorized by the individual. We reserve the right to employ other organizations or individuals as our subcontractors, to perform functions on behalf of Gerald Gold & Associates. These organizations and individuals will not share information with any third party, other than Gerald Gold & Associates' subcontractors or clients.

Confidentiality

Gerald Gold & Associates will maintain the confidentiality of all personal information and will under no circumstances sell or distribute personal information to a third party, except as provided in this Privacy Policy or when required to do so by law. This Privacy Policy will survive the transfer of ownership of Gerald Gold & Associates, should such an event occur.

Retention

Pursuant to the FCRA, we must maintain any reports which we generate for a minimum period of five years. Reports generated using data collected in or originating from a European Union Member State shall not be kept longer than necessary for the purpose of meeting our obligations to our client and the law.

Gerald Gold & Associates maintains written or electronic copies of information received in conjunction with services rendered for a period of five years. Information is subsequently destroyed either electronically or mechanically.

Choice

Employees or prospective employees of our clients will be advised by their employer or prospective employer that a background check will be conducted. U.S. residents that do not want personal data made available to our client (current or prospective employers), should not submit the information in question to Gerald Gold & Associates via our client.

EU residents or those residing in other countries with data protection authorities may choose not to submit personal information to Gerald Gold & Associates. Consent forms either from Gerald Gold & Associates or a consumer's employer indicate the consumer agrees to provide personally-identifying information, and consent to Gerald Gold & Associates' use of that information in accordance with this privacy policy. With regard to sensitive information, EU residents will be given an affirmative choice whether to disclose the information to a third party or if the information will be used for a purpose other than its original purpose or the purpose authorized subsequently by the individual.

Access

As the subject of a consumer report, a consumer has the right to any reports Gerald Gold & Associates produces and maintains on him or her once every twelve months for United States residents. Consumers may contact Gerald Gold & Associates via the contact information below to obtain a report including this information, if such a report has been created. In accordance with this policy and our efforts to maintain the privacy of personal data, Gerald Gold & Associates requires proof of a consumer's identity prior to delivering any personal information. Information will be mailed via U.S. Postal Service within 7 days of a consumer's request, in the same format it was delivered to a consumer's current or future employer. There will be no expense to a consumer for this information.

EU residents or residents of other countries in which Gerald Gold & Associates is registered with data protection authorities, may contact Gerald Gold & Associates to ascertain if personal data about you is in our possession. A fee of not more than \$12 USD may be charged to cover the expense of delivering this information. Any information identified will be forwarded within 30 days via standard delivery methods.

If a consumer believes any information in Gerald Gold & Associates' possession is incorrect, he or she should contact Gerald Gold & Associates directly to discuss this with the support representative identified below.

Enforcement

Gerald Gold & Associates verifies that this policy is Safe Harbor compliant by using a self-assessment approach. Gerald Gold & Associates hereby states that this policy is accurate, comprehensive, prominently displayed, completely implemented and accessible and conforms to the Safe Harbor Principles. EU consumers who feel that their privacy may have been violated

based on the Safe Harbor privacy principles should contact either: Gerald Gold & Associates directly, its independent recourse mechanism, [**we recommend an independent service provide such as BBO Online**]; or the European Data Protection Authorities directly. Gerald Gold & Associates agrees to cooperate with the European Data Protection Authorities in the investigation and resolution of complaints as well as comply with its advice. Gerald Gold & Associates has procedures in place for training its employees in its implementation of the Safe Harbor policy and taking corrective action if it is not followed as well as internal procedures for periodically conducting objective reviews of compliance with the above.

Accuracy

Gerald Gold & Associates will make every reasonable effort to ensure the accuracy of information delivered. Gerald Gold & Associates relies on other entities, including but not limited to courts, educational institutions, individuals and other sources for its information, and therefore cannot guarantee the accuracy or timeliness of information reported.

This Privacy Policy may be modified or amended at any time without prior notice. Please review this Privacy Policy prior to contacting Gerald Gold & Associates with requests or questions.

Contact Information

Gerald Gold & Associates
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