



Privacy Principles

INTRODUCTION

ChoicePoint is a provider of information that helps businesses, non-profit organizations, and federal, state and local governments reduce fraud, mitigate risk, facilitate smarter decisions, and make society safer, while protecting consumer privacy.

Our Privacy Principles apply to Personally Identifiable Information,¹ which includes Sensitive Personally Identifiable Information,² collected, maintained, used or disseminated by ChoicePoint in delivering information products and services through any ChoicePoint company or line of business.

Many of our products are already subject to important privacy protections provided by federal and state laws, such as the Fair Credit Reporting Act and its state law counterparts. We give careful attention to our privacy policies which we review and change, from time to time, as necessary and appropriate. To underscore our commitment to privacy and our vision that good privacy is good business -- for ChoicePoint, for our customers and for consumers -- we have adopted the following Privacy Principles.

We strive to apply these Principles to our international as well as domestic U.S. products and services where appropriate and consistent with applicable law.

¹ Individually identifiable information from or about an individual consumer including, but not limited to: (a) a first and last name or first initial and last name; (b) a home or other physical address, which includes at least street name and name of city or town; (c) an email address; (d) a telephone number; (e) a Social Security number; (f) credit and/or debit card information, including credit and/or debit card number with expiration date; (g) date of birth; (h) a driver's license number; or (i) any other information from or about an individual consumer that is combined with (a) through (h) above.

² Information owned or licensed by ChoicePoint that consists of an individual's first name or first initial and last name, in combination with any one or more of the following data elements, when either the name or data elements are not encrypted: (1) driver's license or state identification number; (2) social security number; or (3) account numbers (such as bank, credit or debit card numbers) when combined with any required security code, access code, or password that would permit access to an individual's financial account.



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Privacy

We strive to collect, maintain, use and disseminate Personally Identifiable Information in proper, appropriate and respectful ways authorized by laws, regulations and policies, while balancing and considering individual, societal and organizational interests. We promote the use of Personally Identifiable Information to help make decisions in a manner that is fair and based on merit and that also takes into account the individual's privacy interests.

Online Privacy

We strive to protect the privacy of Personally Identifiable Information obtained over the Internet and apply our Privacy Principles and evolving standards to the online environment.

Sensitive Personally Identifiable Information

We strive to provide additional safeguards for Sensitive Personally Identifiable Information which presents the highest risk of being misused for identity theft or fraud.

Relevance

We strive to collect, maintain, use and disseminate Personally Identifiable Information, when doing so benefits the consumer, improves public safety, reduces fraud, improves risk management, facilitates the delivery of goods or services, or improves the quality of our services and products.

Reputable Sources

We strive to assure that every source we use is reputable and reliable. We believe in public access to public records and we believe that public record access nourishes values that are critical to the vitality of our democracy.

Consumer Point of Contact and Access

We strive to provide consumers with a central point of contact regarding their questions about ChoicePoint and its commitment to the responsible use of Personally Identifiable Information. We also strive, whenever practicable, to provide consumers, upon request, with meaningful opportunities to review Personally Identifiable Information we maintain about them, often without cost to the consumer, through ChoiceTrust.com.

Data Quality, Correction and Dispute Resolution

We strive to disseminate Personally Identifiable Information that is accurate, timely and complete. We also strive, as appropriate and practicable, to provide opportunities for consumers to dispute and correct information we report.



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Education/Notice/Opt-Out

We strive to inform consumers, either directly or through notices in our brochures, on our web sites, or through other public information and education opportunities, of the types of Personally Identifiable Information we obtain about consumers, how and when that information is used, when it might be disclosed and the safeguards we have in place to protect Personally Identifiable Information. In addition, we allow consumers to opt-out of the dissemination of Personally Identifiable Information from ChoicePoint owned marketing services databases. Finally, we allow individuals to opt-out of ChoicePoint's public-facing product, KnowX, as required by law and permitted by ChoicePoint policy.

Accountability

At ChoicePoint, we support responsible and effective federal regulation of the data industry and support legislation governing the practices of all data providers. We support industry oversight and active engagement with the privacy community. We believe that strong privacy and information security protections are vital for an effective and trusted data industry.

Data Security

We strive to protect Personally Identifiable Information that we maintain or disseminate so it is not obtained by unauthorized individuals or used in unauthorized ways. We strive to know that our customers are legitimate and verify that they have an appropriate and lawful purpose for obtaining information. We continue implementing and updating security safeguards, as appropriate.

Identity Theft

We strive to help consumers avoid identity theft and, when identity theft occurs, to mitigate any adverse consequences. It is important that consumers who may have had their Sensitive Personally Identifiable Information acquired by an unauthorized individual be notified as follows. Where a state law requires notice, we comply with the law. In those states where identity theft notice laws do not exist, ChoicePoint follows the Company's Information Security Breach Response and Notification Policy which provides that ChoicePoint will notify affected consumers when Sensitive Personally Identifiable Information owned or licensed by ChoicePoint is acquired by an unauthorized individual and whenever ChoicePoint has a reasonable basis to believe the breach has resulted in, or there is a significant risk that it will result in, harm to the consumer to whom the information relates.