



# MINNESOTA TITLE

BY VISITING AND USING THIS WEBSITE YOU ARE  
AGREEING TO THIS PRIVACY POLICY

## **PRIVACY POLICY**

### **Privacy Statement**

At Minnesota Title, hereinafter known as “Company”, the privacy of your non-public information is important to us. We understand and respect the privacy of today’s consumer and the requirements of federal and state privacy laws. This policy discusses information we collect and how that information is collected. We reserve the right at any time, to change, update and modify our privacy policy simply by posting the change, update or modification to our Company’s website. All changes, updates and modifications are effective immediately upon posting.

### **Security of Information Collected**

The Company strives to maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. Access to the Personal information at our Company is limited to only those employees who need such information to provide products or services to you or for other legitimate business purposes. Keep in mind that no data transmission over the internet can be 100% secured. We do not guarantee the security of any information you transmit to us and you do so at your own risk.

### **Collection of Information**

#### **What is personal Information?**

Personal information is information collected by us that identifies the person to whom such information pertains, including but not limited to: name, address, telephone number and e-mail address.

#### **Website visitation**

If you do nothing during your visit but browse through our website and read the information contained on the web pages, we may gather certain information about your visit automatically. This information does not identify you personally. We may automatically gather the Internet domain (for example, “company.com” if you use a non-public internet access account), IP address (this is a number assigned to the computer you are using at the time of viewing our website) from which you accessed our website, including date and time you visited the website.

#### **Non-public Personal Information**

We may collect non-public personal information from you when you voluntarily provide personally identifiable information to us through our website, such as when ordering services and products. We may collect information about your transactions that we secure from our files and from our affiliates. We may collect information that we received from consumer reporting agencies. We may collect information that we receive from others involved in your transactions, such as real estate professional or lenders, We limit use of such information to the purposes for which the information was provided, except as described below. However we reserve the right to use such information for marketing/product development research and other similar purposes.

We may also release your information to others when we believe, in good faith, that such release is reasonably necessary to (i) comply with law, (ii) enforce or apply the terms of any of our user agreements, or (iii) protect the rights, property or safety of our Company, our Company's users or others. We may also sell, transfer and disclose your information as part of a business divestiture, sale, merger, or acquisition of all or a part of our business.

If you send an electronic mail (email) message that includes personally identifiable information (for example, in an email message containing an inquiry) we will use that information to respond to your inquiry. Remember that email is not necessarily secure against interception or other disclosure. If your communication is very sensitive, or includes information such as your bank account, charge card or social security number, you should not send it via email.

### **Cookies**

We may use "cookies" to improve our service to you. Cookies may help us recall a previous visit. The cookies we use do not collect personally identifiable information, and we do not use them to determine your identity.

Cookies are small files stored in your computer's hard drive by your web browser. When you access our website, our computer server will access these cookies so that it can recognize your computer, and make using the website easier for you.

For our European customers: on May 26, 2011, a new directive was passed by the European Union (EU) that requires all companies to obtain "free specific and informed consent" from all European visitors to their website in order to capture cookies. The law requires "opt in" functionality, only allowing cookies to be placed on computers where the user has given his or her consent in advance. Once consent is obtained we will not need to request permission again in the future unless you delete your cookies. If you believe that you qualify under the EU Cookies Directive but did not receive the opportunity to opt-in or opt-out at our Company's site, please submit an e-mail to our customer service department. A link is found under Contact Us.

### **Location of Servers and Transfer of information to the United States**

Our Website is hosted by servers in the United States, and, as such, the Website is governed by United States law. If you are located outside of the United States, your Personal Information will be transferred to the United States. By submitting your Personal Information,

you consent to its transfer to the United States and to its storage, processing and use there in accordance with this Privacy Statement and United States law.

### **Employees**

Our employees may view information that you provided us in order to perform their jobs and service you. We do not authorize access to non-public personal information about you to those individuals who do not need to know that information in order to provide products or services to you, or as otherwise provided herein.

### **Children**

This Website is not directed to children under the age of 13 (“Children”), and we do not knowingly collect any information, including Personal Information from Children.

### **Sharing**

We may disclose any information that we collect about you to our affiliates or non-affiliated third parties as permitted by law. We also may disclose information about our customers or former customers and others to the following types of non-affiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance
- Non-financial companies such as envelope stuffers and other fulfillment service providers

### **Former Customers**

Our Privacy Policy applies to all of our customers including those that are no longer a customer but have completed a transaction with our Company.

## **Links to Other Websites**

Our Company website may contain links to websites that are provided and maintained exclusively by third parties. Websites provided and maintained by third parties are not subject to this privacy policy. Please review the privacy policies on those websites to understand their personal information handling practices. We make no representations concerning the privacy policies of these third-party websites.

## **Questions**

If you have questions about our privacy policy, you may contact Customer Service at the link provided in Contact US on our website. Please provide us with the information that you are inquiring about.