

iQQ PRIVACY & DATA SECURITY POLICY

Introduction

This website, also known as “the Lender Website” (<https://www.iqq.alliedsolutions.net>), is powered by “iQQ” which is owned by Allied Solutions Insurance Services, LLC (Allied). Therefore, the Allied Privacy Policy applies to this portion of the Website only.

Our Commitment To Privacy

Personal information provided to us is held in strict confidence and will not be shared or sold to any third party unless required by law. A link to our Privacy Policy is provided on all pages where Lender is asked to provide personal information.

Allied agrees to comply with Federal laws and regulations governing the privacy and security of Credit Union member information, including, but not limited to, the Gramm-Leach-Bliley Act and NCUA regulations (12 CFR Part 748.0, Appendix A - Safeguarding Member Information and 12CFR Part 748.0, Appendix B – Guidance on Response to Unauthorized Access to Member Information and Member Notice).

Specifically, Appendix A requires that Allied implement and maintain an information security program designed to: (1) Ensure the security and confidentiality of member records and information; (2) Protect against any anticipated threats or hazards to the security or integrity of such records and information; (3) Protect against unauthorized access to or use of such records or information that could result in substantial harm or inconvenience to any member, and (4) Ensure the proper disposal of consumer information. Appropriate measures could include burning, pulverizing, or shredding papers so that the information cannot practicably be read and destroying or erasing electronic media so that the information cannot practicably be read or reconstructed.

Allied maintains an information security program in compliance with these laws and regulations, and will continue to maintain an information security program in compliance with these laws and regulations. Allied will adjust its information security program as necessary, due to changes in technology, changes in the sensitivity of the information Allied maintains or has access to, or changes in law or regulation, during the term of Allied’s contractual agreement with Lender.

Allied shall safeguard Lender’s electronic data and disclose fully to Lender, within a commercially reasonable amount of time, any breach in security detected by Allied which breach has resulted in unauthorized intrusion into Lender’s borrowers’ personal information.

Information Collected

Lender may obtain a quote for an Automobile Deductible Reimbursement, Credit Protection, Guaranteed Asset Protection, and/or Mechanical Breakdown Protection product(s) with or without disclosing personal identifying information. If the user chooses to “Save” or “Issue” the quote, the user will be prompted for certain personal information and this information will be stored and handled per the guidelines outlined in this Privacy Policy. In the event the user chooses to “Save” or “Issue” the quote, the following personal information will be collected:

First Name
Last Name
Email Address
Home Phone
Work Phone
Remarks

In addition, some or all of the following information may be collected to provide the user with the requested quote(s):

Vehicle Year
Vehicle Make
Vehicle Model
Vehicle Sub-Model
Vehicle Identification Number
Loan Amount
Loan Term
Loan Interest Rate

Each user of the Lender Website will be prompted to create a personal password. The password will be used to secure the information and provide the users with access at a later date.

How We Use Collected Information

Information submitted via the Lender website is used exclusively to complete the requested transaction. Allied will not use the personal information for unrelated transactional activities without the user's consent or opportunity to decline. If the user chooses to "Issue" the quote, the information will be saved on Allied's servers and by doing so, the user is requesting that an application be issued on behalf of the member. The user will complete the sale. Ongoing service of the sale will be via either the member email address or the phone number. If the user chooses to "Save" the quote instead of "Issue", the information will be saved on Allied's servers for later recall by any Lender user.

How To Access Your Information

Information that a user "Issues" or "Saves" via the Lender's website may be accessed and viewed by any of the Lender's users by the user logging into the user's account using the UserID and Password. The member information cannot be edited after "Issuing" without creating new issuance documents. However, the user is able to cancel and reissue a sale for a limited period of time.

Data Security

Allied has implemented systems and resources to prevent access violations, and ensure data integrity through internal and external procedures to protect information obtained via the Lender's Website. Lender member information can be accessed only by those employees whose job function requires access, such as member service representatives and administrative staff for the purpose of fulfilling the member's request. To protect the privacy of Lender's members, all personal data is stored on secure servers. Access to such data requires a UserID and Password. Only authorized Lender staff will be issued a UserID and Password.

Children's Privacy

The Lender Website is not designed and is not intended to entice individuals that are under the age of thirteen. Allied strongly believes that children's privacy is important. Allied does not retain any individual's information if we are aware of the fact that the individual is under the age of thirteen.

How To Contact Us

Should you have other questions or concerns about this privacy policy, please call us at 800-981-5689 or send an email to info@alliedsolutions.net to obtain answers.