

PRIVACY & SECURITY POLICY

We recognize the importance of protecting the personal information you provide at the NRDS web site. We maintain the following privacy policy:

1. We gather the following types of information needed to process your transactions, fulfill your requests, and maintain our membership records:
 - Contact information you provide (your personal and business addresses, phone and fax numbers, firm affiliations and titles).
 - Tracking information which our web server automatically recognizes each time you visit one of our sites or communicate with us via e-mail (our domain name, your e-mail address, and what pages you visit); and
 - Information you volunteer via applications or surveys (education, designations, specialties, affiliations with other real estate organizations and general demographic data).
2. We use this information to:
 - Improve and customize the content and layout of our sites and other communications tools, such as our quarterly print newsletter and our monthly on-line newsletter.
 - Notify you of updates on our sites.
 - Notify you of relevant products and services.
 - Notify you of upcoming events and programs.
 - Compile specialty directories about which you will be made aware.
 - Track usage of our sites.
 - Assist the Tennessee Association and National Association of REALTORS®, and the affiliated Institutes, Societies and Councils, in membership tracking and for their use for purposes similar to those listed above.
3. KAAR does not share, sell or trade e-mail addresses, but may provide you with on-line information of marketing messages that have been approved by the KAAR, TAR and NAR for the purposes described in Part 4 of this Policy. Mailing lists may be obtained by members in e-mail format.
4. KAAR will not share, sell or otherwise provide other information about you to third parties other than TAR and NAR.
5. Credit information that you and credit authorizers provide when you make payments by credit card or electronic check for products, dues, education or other services via the REALTOR® Electronic Commerce Network of NAR ("E-Commerce Network") or by the

KAAR's credit card vendor will only be used to process the transactions you request. This information will be provided to and maintained by reputable credit reporting databases, but will never be sold, shared or provided to other third parties.

6. We maintain security procedures and standards which we believe are as safe as today's technology permits. We test these procedures and modify them regularly as new technologies become feasible.
7. We have an Opt-Out Policy for sending online notifications regarding services, products and programs. However, annual dues and MLS fees will be sent via email as reminders to the invoices that are sent to the office addresses. You may opt out of emails on services, products and programs by emailing Teresa Tillery at Teresa@kaarmls.com with the request to be removed from these informative emails.
8. You may edit your personal information in one of two manners:
 - Going directly to your NRDS record through Realtor.org and entering the system to make the changes; or
 - Going through the KAAR website to make changes to your personal information.
9. Some of our sites contain advertising placed pursuant to agreements between the KAAR and the advertiser. We do not control these advertising networks, the sites of third parties reached through links on our site or their information collecting practices, and the KAAR will not be responsible for the activities of these third parties. The advertising network uses cookies to collect certain non-personally identifiable information when you click on the banner ads appearing on some of our sites. This information is collected by the advertising network for purposes of measuring and reporting on the advertising to advertisers and the KAAR. The advertising network may also aggregate information for certain other statistical and reporting purposes.