

MEMORIAL NORTHWEST HOMEOWNERS ASSOCIATION

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PRIVACY POLICY REGARDING CREDIT CARD PAYMENTS TO PROPERTY OWNERS' ASSOCIATIONS

Generally: MEMORIAL NORTHWEST HOMEOWNERS ASSOCIATION (MNW) will safeguard the confidentiality and security of the credit card information we obtain from individual property owners and/or residents. This notice describes our privacy policy as it relates to the collection, protection and disclosure of such information resulting from credit card transactions only.

Collection of Information: MNW will collect and use information obtained from credit card transactions only for business purposes. These business purposes include a property owner's or resident's payment to a property owners' association of: (1) mandatory annual, regular and/or special maintenance charges; and/or (2) other charges, fees and/or dues authorized by the Deed Restrictions for a Subdivision and/or authorized by Texas statutory law.

Protecting Your Credit Card Information: The credit card information provided by you to MNW will be stored in a confidential manner. Our employees may access such information only when there is an appropriate business reason to do so, such as when a refund must be issued back to the credit card. We maintain physical, electronic and procedural safeguards to protect your information, and our employees are required to follow these privacy standards.

Disclosure of Your Information: MNW does not disclose any credit card number and expiration dates about homeowners or residents to anyone, except as required by law. We disclose such credit card number and expiration date information only when it is required by law. Information may also be disclosed for audit purposes, to regulatory agencies or for other general administrative services. We do not disclose information about you to other entities who may want to sell their products to you.

Transaction Security: MNW's website uses a secure protocol to ensure transaction security.

Return/Refund Policy: Due to the type of non-profit corporation, MNW returns are not anticipated. In the event of a duplicate payment or over-payment, a property owners' association may either carry forward a credit balance on the assessment account for a specific Property or, alternatively, arrange for a credit refund on the homeowner's and/or resident's credit card account.