

Privacy and Security Policy

Date Last Revised: November 18, 2015

Thank you for joining us for *Financial Peace University*® (“FPU”), a class owned by the Dave Ramsey organization (“Ramsey”). To deliver you the best experience, Lives Changed By Church (“LCBC”) and Ramsey have agreed to share certain class information and data with each other.

This Privacy and Security Policy explains how LCBC uses, shares, and protects personal information provided through the FPU course. To be clear, your information is not going to be sold or distributed to third parties.

1. **Information Collection and Use**

“Personal Information” for purposes of this Policy is defined as information that identifies you, such as your name, address, phone number, or email address. We collect your Personal Information for class enrollment, communications, notices, and other things incidental to your class participation. We collect this only by your providing it to us when you sign up for the class.

It is also possible that LCBC or Ramsey will use information collected regarding class participants for internal research purposes. Sometimes LCBC or Ramsey may send you surveys or feedback requests with the goal of improving the class experience for you and future attendees. Again, LCBC will not share or sell your information to third parties.

2. **Disclosure or Transfer of Your Information**

After you enroll in the class, LCBC will share Personal Information of all class participants with Ramsey. LCBC will not share your information with any other third party.

3. **Email Communications**

Both LCBC and Ramsey may provide our enrolled class participants with regular updates and email alerts. Ramsey may also email class participants notices that they may subscribe to email newsletters and from time to time may transmit emails promoting Ramsey-related goods or services. All class participants will have the ability to opt-out of receiving our promotional emails and to terminate their newsletter subscriptions by following the instructions in any Ramsey emails. Opting out in this manner will not end transmission of class-related emails, such as email alerts, and may not end the transmission of account-critical or triggered emails, such as password reset verification.

4. **Data Security**

LCBC and Ramsey are dedicated to protecting your information from being misused. Ramsey takes pride in its efforts to keep information secure. Ramsey exercises a great deal of care in storage and protection of all customer information in its custody and control, including FPU class information.

5. **Updates to the Privacy and Security Policy**

LCBC may update this Privacy and Security Policy periodically. The date last revised appears at the top of the Policy. Changes take effect immediately upon posting.

If you have questions, comments, concerns, or feedback about this Privacy and Security policy or any other privacy or security concern, please contact us at fpu@lcbcchurch.com.