

WEBSITE AND EMAIL PRIVACY POLICY

Updated March 24, 2021

INTRODUCTION

The New Mexico Finance Authority (“NMFA” or “we” or “us” or “our”) respects the privacy of our users (“user” or “you”). This Website and Email Privacy Policy (“Privacy Policy”) explains how we collect, use, disclose, and safeguard your information when you visit our website, www.nmfinance.com (the “Site”). Please read this Privacy Policy carefully. If you do not agree with the terms of this Privacy Policy, please do not access the Site.

We reserve the right to make changes to this Privacy Policy at any time and for any reason. We will alert you about any changes by updating the “Last Updated” date of this Privacy Policy. Any changes or modifications will be effective immediately upon posting the updated Privacy Policy on the Site, and you waive the right to receive specific notice of each such change or modification.

You are encouraged to periodically review this Privacy Policy to stay informed of updates. You will be deemed to have been made aware of, will be subject to, and will be deemed to have accepted the changes in any revised Privacy Policy by your continued use of the Site after the date such revised Privacy Policy is posted.

COLLECTION OF YOUR INFORMATION

We may collect information about you in a variety of ways. The information we may collect on the Site includes:

Personal Data

Personally identifiable information, such as your name and email address, that you voluntarily give to us when you elect to receive email, newsletters or other correspondence from the NMFA, namely consisting of subscription to newsletters and promotional emails. You are under no obligation to provide us with personal information of any kind; however, your refusal to do so may prevent you from using certain features of the Site, like receiving notifications and newsletters.

Derivative Data

Information servers automatically collect when you access the Site, such as your IP address, your browser type, your operating system, and your access times.

Mobile Device Data

Device information, such as your mobile device ID, model, and manufacturer, and information about the location of your device if you have location services enabled, if you access the Site from a mobile device.

USE OF YOUR INFORMATION

Having accurate information about you permits us to provide you with a smooth, efficient, and customized experience. Specifically, we may use information collected about you via the Site to:

- Assist law enforcement and respond to subpoena.
- Compile anonymous statistical data and analysis for use internally.

- Create and manage your account.
- Deliver advertising, newsletters, and other information to you.
- Enable user-to-user communications.
- Increase the efficiency and operation of the Site.
- Monitor and analyze usage and trends to improve your experience with the Site.
- Notify you of updates to the Site.
- Perform other business activities as needed.
- Request feedback and contact you about your use of the Site.
- Resolve disputes and troubleshoot problems.

DISCLOSURE OF YOUR INFORMATION

To the extent permitted by applicable laws, we may share information we have collected about you in certain situations. Your information may be disclosed as follows:

By Law or to Protect Rights

If we believe the release of information about you is necessary to respond to legal process, to investigate or remedy potential violations of our policies, or to protect the rights, property, and safety of others, we may share your information as permitted or required by any applicable law, rule, or regulation. This includes exchanging information with other entities for fraud protection and credit risk reduction.

Third-Party Service Providers

We may share your information with third parties that perform services for us or on our behalf, including data analysis, email delivery, hosting services, customer service, and marketing assistance.

Marketing Communications

With your consent, or with an opportunity for you to withdraw consent, we may share your information with third parties for marketing purposes, as permitted by law.

TRACKING TECHNOLOGIES

Cookies and Web Beacons

We use cookies, web beacons, tracking pixels, and other tracking technologies on the Site to help customize the Site and improve your experience. When you access the Site, your personal information is not collected through the use of tracking technology. Most browsers are set to accept cookies by default. You can remove or reject cookies, but be aware that such action could affect the availability and functionality of the Site. You may not decline web beacons. However, they can be rendered ineffective by declining all cookies or by modifying your web browser's settings to notify you each time a cookie is tendered, permitting you to accept or decline cookies on an individual basis. The Cookie Policy can be found at <https://www.nmfinance.com/cookie-policy-us/>.

Website and Email Analytics

We may also partner with selected third-party vendors, such as Adobe Analytics, Clicktale, Clicky, Cloudflare, Crazy Egg, Flurry Analytics, Google Analytics, Heap Analytics, Inspectlet, Kissmetrics,

Mixpanel, Matomo, and others, to allow tracking technologies and remarketing services on the Site through the use of first party cookies and third-party cookies, to, among other things, analyze and track users' use of the Site, determine the popularity of certain content and better understand online activity. By accessing the Site, you consent to the collection and use of your information by these third-party vendors. You are encouraged to review their privacy policy and contact them directly for responses to your questions. We do not transfer personal information to these third-party vendors.

You should be aware that getting a new computer, installing a new browser, upgrading an existing browser, or erasing or otherwise altering your browser's cookies files may also clear certain opt-out cookies, plug-ins, or settings.

SECURITY OF YOUR INFORMATION

We use administrative, technical, and physical security measures to help protect your personal information. While we have taken reasonable steps to secure the personal information you provide to us, please be aware that despite our efforts, no security measures are perfect or impenetrable, and no method of data transmission can be guaranteed against any interception or other type of misuse. Any information disclosed online is vulnerable to interception and misuse by unauthorized parties. Therefore, we cannot guarantee complete security if you provide personal information and by accessing the Site you waive and hold harmless the NMFA from any harm or damages resulting from any release or breach of personal information.

CONTROLS FOR DO-NOT-TRACK FEATURES

Most web browsers and some mobile operating systems include a Do-Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. No uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online.