



PRIVACY STATEMENT

Effective Date: September 22, 2026

The National Chrysler Retirement Organization, Inc. ("NCRO," "we," "our," or "us") respects your privacy. This Privacy Statement explains how we collect, use, disclose, and protect personal information obtained through ncro.org, our membership activities, event registrations, communications, and related services.

Information We Collect

Information You Provide

We may collect information you voluntarily provide when you:

- Apply for or renew NCRO membership.
- Create or update a website account.
- Pay membership dues or make a donation.
- Register for an NCRO meeting, webinar, or event.
- Submit a question, form, obituary, or other website content.
- Subscribe to newsletters or other communications.
- Contact NCRO by email, telephone, mail, or through the website.

This information may include your name, mailing address, email address, telephone number, employment or retirement affiliation, membership status, spouse or surviving-spouse status, communication preferences, event-registration details, and information included in your messages or submissions.

Please do not send Social Security numbers, Medicare numbers, financial-account credentials, detailed medical information, or other highly sensitive information through a general website form or ordinary email unless NCRO specifically requests it through an appropriate secure process.

Payment Information

Membership dues, donations, and certain other payments may be processed by third-party payment providers such as PayPal. NCRO does not receive or store your complete credit card, debit card, or financial-account credentials. We may receive limited transaction information, such as your name, contact information, payment amount, transaction date, and confirmation number.

Payment providers process your information under their own privacy policies and terms.

Information Collected Automatically

When you visit the NCRO website, certain information may be collected automatically, including:

- Internet Protocol address.
- Browser and device type.

- Operating system.
- Pages visited and links selected.
- Referring website.
- Dates, times, and general website-usage information.
- Cookie and consent preferences.

NCRO may use website analytics services, including Google Analytics through MonsterInsights, to understand how visitors use the website. We may also use services such as CleanTalk to help detect spam, fraudulent submissions, and other potentially harmful activity.

How We Use Information

NCRO may use personal information to:

- Process and maintain memberships.
- Collect dues, donations, and event payments.
- Register participants for meetings, webinars, and other events.
- Deliver newsletters, benefit information, advocacy updates, and organizational announcements.
- Respond to questions and requests.
- Maintain and improve the website.
- Analyze website traffic and performance.
- Prevent spam, fraud, misuse, and security threats.
- Maintain organizational, accounting, and transaction records.
- Comply with legal obligations and enforce NCRO policies.

How We Disclose Information

NCRO may disclose information to:

- Authorized NCRO officers, board members, volunteers, contractors, and administrators who need it to perform NCRO-related duties.
- Service providers that support website hosting, email delivery, analytics, spam prevention, event registration, membership administration, and payment processing.
- Government authorities or other parties when required by law or when reasonably necessary to protect NCRO, its members, website visitors, or others.
- A successor organization if NCRO undergoes a merger, reorganization, transfer, or similar organizational change.

NCRO does not sell its membership list to marketers or sell personal information in exchange for money. Service providers may receive limited information as necessary to perform services for NCRO and are governed by their own agreements and privacy practices.

Cookies and Similar Technologies

NCRO uses cookies and similar technologies to operate the website, remember visitor preferences, measure website usage, improve performance, and help protect forms from spam or abuse.

Cookies may include:

- Necessary cookies, which support essential website functions.
- Preference cookies, which remember selected settings.
- Analytics cookies, which help us understand website activity.
- Third-party cookies, which may be associated with embedded videos, social-media features, payment services, or other external content.

Where required, nonessential cookies will not be activated until you provide consent. You may accept, reject, or manage nonessential cookies through the website's cookie-consent controls. You may also restrict cookies through your browser settings, although doing so may affect certain website features.

Additional information will be available in NCRO's Cookie Policy and cookie-preference center.

Email and Other Communications

NCRO may use the contact information provided by members and subscribers to send newsletters, membership notices, event announcements, advocacy updates, and other information related to NCRO's mission.

You may unsubscribe from nonessential email communications by using the unsubscribe instructions included in the message or by contacting NCRO. NCRO may continue sending necessary administrative communications concerning your membership, transactions, event registrations, or requests.

Retention of Information

NCRO retains personal information for as long as reasonably necessary to manage memberships, provide requested services, maintain organizational and financial records, resolve disputes, enforce agreements, and comply with applicable legal obligations. Retention periods may vary depending on the type of information and the reason it was collected.

Security

NCRO uses reasonable administrative and technical safeguards intended to protect personal information. However, no website, email system, database, or internet transmission can be guaranteed to be completely secure. Visitors should use caution when sending personal or sensitive information electronically.

Your Privacy Choices and Rights

Depending on where you live and the laws that apply, you may have the right to:

- Request access to personal information NCRO maintains about you.
- Ask that inaccurate information be corrected.
- Request deletion of certain personal information.
- Withdraw consent where processing is based on consent.
- Object to or limit certain uses of your information.
- Opt out of certain cookies or communications.

NCRO may need to verify your identity before completing a request. Certain information may be retained when required for legal, financial, security, membership-record, or other legitimate organizational purposes. To submit a privacy request, contact NCRO using the information below.

Third-Party Websites and Embedded Content

The NCRO website contains links to external websites and may display content or services provided by third parties, including PayPal, Google, YouTube, Facebook, LinkedIn, benefit-resource providers, and event-service providers.

NCRO does not control the privacy, security, or content practices of those organizations. This Privacy Statement does not apply after you leave the NCRO website or interact directly with a third-party service. Please review the applicable third party's privacy policy before providing personal information.

Children's Privacy

The NCRO website and its services are intended for adults and are not directed to children under 13. NCRO does not knowingly collect personal information from children under 13. If we learn that such information has been collected, we will take reasonable steps to delete it.

Visitors Outside the United States

NCRO is based in the United States. If you access the website from another country, your information may be transferred to, stored in, or processed in the United States or other locations where NCRO's service providers operate. Privacy protections in those locations may differ from those in your country.

Changes to This Privacy Statement

NCRO may update this Privacy Statement periodically to reflect changes in its practices, website services, or legal obligations. The revised statement will be posted on this page with an updated effective date.

Contact NCRO

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