

# Privacy Policy

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## Silver Streak Senior Solutions

*Effective Date: January 1, 2025*

### Welcome! Let's Talk About Your Privacy

At Silver Streak Senior Solutions, we take your privacy as seriously as we take our mission to help seniors. This isn't one of those privacy policies written in legalese that nobody reads. We're going to tell you—in plain English—exactly what information we collect, why we collect it, what we do with it, and most importantly, what we DON'T do with it.

**Our Promise to You:** We will NEVER sell, rent, trade, or auction off your personal information. Not to marketers, not to data brokers, not to that guy who keeps calling about your car's extended warranty. Your information is yours, and we treat it with the respect and confidentiality you deserve.

### Who We Are

Silver Streak Senior Solutions is a 501(c)(3) nonprofit public charity (IRS approved November 28, 2024) dedicated to helping low-to-moderate income seniors (55+) age in place safely. We're headquartered in Fort Worth, Texas, and serve the Dallas-Fort Worth Metroplex and surrounding counties.

### If you have questions about this Privacy Policy, contact us at:

- Email: [support@silverstreakseniorsolutions.org](mailto:support@silverstreakseniorsolutions.org)
- Website: [www.silverstreakseniorsolutions.org](http://www.silverstreakseniorsolutions.org)
- Mail: Silver Streak Senior Solutions, 900 N. Bluemound Rd. Ste144, PMB 103  
Saginaw, TX 76131

## What Information We Collect (And Why)

We only collect information that helps us serve you better. Here's the breakdown:

### A. Information You Give Us Directly

When you apply for assistance, make a donation, sign up for our newsletter, or contact us, you might provide:

- Personal identifiers: Name, date of birth, address, phone number, email
- Financial information: Income level (from tax returns or benefit letters), bank account info (statements for verification only)
- Government IDs: Driver's license, state ID, Social Security award letters (for age and income verification)
- Household information: Number of people in household, relationships
- Medical/health information: ONLY if relevant to your assistance request (e.g., mobility issues requiring ramp)
- Photos and stories: Before/after photos of repairs, testimonials (ONLY with your explicit written permission)
- Payment information: Credit card or bank account info for donations (processed securely through third-party payment processors)

**Why we need this:** To verify eligibility, process your assistance request, accept donations, send you updates you requested, and demonstrate our impact to funders (with permission).

### B. Information We Collect Automatically (The Cookie Situation)

*First, let's clear something up: These cookies won't satisfy your sweet tooth. Web cookies are tiny text files that help websites remember you and work properly. They're not the delicious kind with chocolate chips, though we agree those are much better.*

When you visit our website, we automatically collect:

- Technical information: IP address, browser type, device type, operating system
- Usage data: Pages visited, time spent on site, links clicked, how you found us
- Cookies and similar technologies: Essential cookies (make the site work), analytics cookies (tell us what's popular), preference cookies (remember your settings)

**Why we need this:** To make our website work properly, understand which resources seniors find most helpful, improve navigation for users who aren't tech-savvy, and fix problems when things break.

**You're in control:** You can disable cookies in your browser settings. Fair warning, though—some parts of our site might not work as well, like trying to make a sandwich without bread. Technically possible, but not ideal.

### **C. Information From Third Parties**

Sometimes we receive information about you from other sources, but ONLY when necessary and with proper authorization:

- Vendors/contractors: Confirmation that work was completed satisfactorily
- Background check services: For our own staff and vendors (NOT for applicants)
- Payment processors: Confirmation of donation transactions
- Public databases: Verifying business licenses for our vendor directory

**Important:** We do NOT purchase data about you from data brokers, marketing companies, or those sketchy list sellers. If we don't get information directly from you or from someone you authorized us to contact, we don't want it.

## How We Use Your Information

We use your information ONLY for legitimate purposes related to our mission. Specifically:

1. Process assistance applications: Review eligibility, verify information, coordinate vendor payments
2. Accept and acknowledge donations: Process gifts, send tax receipts, thank you properly
3. Communicate with you: Answer questions, provide updates, send newsletters (if you opted in)
4. Improve our services: Understand what seniors need most, identify gaps in resources
5. Demonstrate impact: Share success stories with donors and funders (WITH YOUR PERMISSION ONLY)
6. Comply with legal obligations: Tax reporting, IRS requirements, state charity registration
7. Prevent fraud: Detect duplicate applications, verify legitimacy, protect against scams
8. Maintain security: Protect your data from unauthorized access, hackers, or breaches

### **What We DON'T Do With Your Information:** (This is the important part!)

- **✗** Sell it to anyone, ever, for any reason, at any price
- **✗** Rent or lease your info to marketers
- **✗** Share it with third parties for their marketing purposes
- **✗** Use it to send you spam or unwanted solicitations
- **✗** Post your personal details publicly without permission
- **✗** Share your financial information beyond what's legally required
- **✗** Keep it longer than necessary (see Data Retention section below)

## How We Share Your Information (Limited & Specific)

**We do NOT sell your information. Period.** However, we may share limited information in these specific circumstances:

### With Service Providers (Who Work FOR Us)

We work with trusted third-party companies that help us operate, such as:

- Website hosting companies (to keep our site online)
- Payment processors (Stripe, PayPal - to handle donations securely)
- Email service providers (to send newsletters to people who asked for them)
- Cloud storage (Google Workspace, Microsoft 365 - to store documents securely)
- Accounting software (QuickBooks - to manage finances)

**Important:** These companies are contractually required to protect your information and can ONLY use it to provide services to us. They cannot use your data for their own purposes or share it with anyone else.

### With Vendors/Contractors (To Complete Your Repair)

If you're approved for assistance, we share your name, address, and project details with the contractor performing the work. This is necessary so they can actually help you! We share the absolute minimum information needed.

### When Legally Required

We may disclose information if required by law, such as:

- Responding to valid court orders, subpoenas, or legal processes
- Complying with IRS reporting requirements
- Responding to government agency requests (when legally valid)
- Protecting against fraud, security threats, or illegal activity
- Protecting the safety of our staff, volunteers, or the public

**We will resist overly broad requests** and only provide the minimum information legally required. Your privacy matters to us, even in legal situations.

### **With Your Permission (Success Stories)**

We may share your photos, testimonials, or story publicly (website, social media, newsletters, grant reports) ONLY if you give us explicit written permission. You have three options on our application:

- ✓ Yes, share with my name
- ✓ Yes, but keep me anonymous
- ✓ No, keep everything private

**You can change your mind:** Even if you gave permission, you can revoke it anytime. Just email us and we'll remove your story from future materials (though we can't recall printed materials already distributed).

### **In Business Transitions (Unlikely But Possible)**

If Silver Streak Senior Solutions merges with another nonprofit, is acquired, or transfers assets, your information would be transferred to the successor organization. They would be required to honor this Privacy Policy. We would notify you of any such change via email or prominent website notice.

## How We Protect Your Information (Fort Knox-Level Security)

We take data security seriously. Your information is protected through multiple layers of security:

- Encryption: All sensitive data is encrypted both in transit (HTTPS/SSL) and at rest
- Access controls: Only authorized staff/board members can access your information based on their role
- Two-factor authentication: Required for all accounts accessing sensitive data
- Secure cloud storage: Using enterprise-grade providers (Google Workspace, Microsoft 365) with built-in security
- Regular backups: Automated daily backups to separate secure locations
- Password policies: Strong passwords required, regularly updated
- Cyber liability insurance: Coverage in case of data breach
- Staff training: All personnel trained on data security and privacy best practices
- Limited retention: We only keep data as long as legally required, then securely delete it
- Vendor vetting: All third-party providers must meet our security standards

**No system is 100% secure:** While we use industry-standard security measures, no online system is completely hack-proof. If we ever experience a data breach, we will notify affected individuals promptly and take immediate action to secure data and prevent future incidents.

## Your Privacy Rights (You're in Control)

You have rights regarding your personal information. Here's what you can do:

### 1. Right to Access

You can request a copy of all personal information we have about you. We'll provide it in an easy-to-read format within 30 days of your request.

### 2. Right to Correction

If any information we have is inaccurate or outdated, you can request that we correct it. We'll update it promptly.

### 3. Right to Deletion ("Right to Be Forgotten")

You can request that we delete your personal information, subject to legal exceptions. We must keep certain records for 7 years for IRS compliance (tax receipts, financial records), but we'll delete everything else.

*Note:* If you received assistance from us, we must keep financial records for legal compliance, but we can anonymize your personal identifiers.

### 4. Right to Opt-Out

You can opt out of:

- Email newsletters: Unsubscribe link in every email, or email us
- Marketing communications: We don't send these anyway, but you can opt out
- Cookies: Disable in your browser settings (may affect site functionality)
- Photo/story sharing: Revoke permission anytime, even if you previously agreed

**You cannot opt out of:** Essential communications related to your application, donation receipts (required by IRS), or legal notices.

## 5. Right to Restrict Processing

You can request that we limit how we use your information. For example, you might say "use my info to process my application, but don't share my story even though I previously gave permission."

## 6. Right to Data Portability

You can request a copy of your data in a common digital format (like PDF or spreadsheet) so you can transfer it to another organization if needed.

## How to Exercise Your Rights

To exercise any of these rights, contact us at:

- Email: [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org)
- Subject Line: Privacy Rights Request - [Your Name]
- Include: Your name, contact info, and specific request

We'll respond within 30 days. We may need to verify your identity before processing requests to ensure we're protecting the right person's information.

## How Long We Keep Your Information

We don't keep your information longer than necessary. Here's our retention schedule:

Type of Information	How Long We Keep It
Financial records (donations, assistance)	7 years (IRS requirement)
Application records	7 years (legal compliance)
Donor contact information	Until you request deletion
Email newsletter subscribers	Until you unsubscribe
Website cookies	1-2 years (or when you clear cookies)
Anonymous analytics	Indefinitely (it's anonymous!)

**After retention period:** We securely delete or anonymize information that's no longer needed. "Securely delete" means permanent removal, not just moving to a trash folder.

## Children's Privacy

Silver Streak Senior Solutions serves seniors (55+), not children. Our website and services are not directed at anyone under 18, and we do not knowingly collect information from minors.

**Exception:** If a senior is a guardian raising grandchildren, we may collect the child's basic information (name, age) to understand household size for eligibility. This is collected from the adult guardian, not the child, and is kept confidential.

If we discover we've inadvertently collected information from a child under 18, we'll delete it immediately upon discovery. Parents/guardians can contact us at [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org) if concerned.

## California Privacy Rights (CCPA)

If you're a California resident, you have additional rights under the California Consumer Privacy Act (CCPA):

- Right to know what personal information we collect, use, disclose, and sell (we don't sell!)
- Right to request deletion of your personal information
- Right to opt-out of sale of personal information (not applicable - we don't sell)
- Right to non-discrimination for exercising your privacy rights
- Right to correct inaccurate personal information

**To exercise CCPA rights:** Contact us at [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org) with "California Privacy Request" in the subject line.

We may need to verify your identity and California residency before processing requests. We'll respond within 45 days.

### **International Users (If You're Outside the U.S.)**

Silver Streak Senior Solutions is based in Texas, USA, and primarily serves U.S. residents. If you're accessing our website from outside the United States, please be aware that:

- Your information will be transferred to and stored in the United States
- U.S. data protection laws may differ from your country's laws
- By using our website, you consent to this transfer and processing
- We still protect your information according to this Privacy Policy

**For EU residents (GDPR):** If you're in the European Union, you have additional rights under GDPR including data portability and the right to lodge a complaint with your supervisory authority. Contact us at [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org) for GDPR requests.

### **Third-Party Websites (Not Our Responsibility)**

Our website contains links to other websites (like senior centers, government agencies, partner organizations). We're not responsible for the privacy practices or content of these external sites.

**When you click a link leaving our site:** You're subject to that website's privacy policy, not ours. We encourage you to read their privacy policies, especially before providing personal information. We try to only link to reputable organizations, but we can't control what they do with your data.

## Changes to This Privacy Policy

We may update this Privacy Policy from time to time as our practices evolve, laws change, or technology advances.

### When we make changes:

- We'll update the "Effective Date" at the top of this policy
- We'll post the new policy on our website
- For significant changes, we'll send email notification to newsletter subscribers
- We'll post a notice on our homepage for 30 days

**Your continued use of our website:** After we post a new Privacy Policy means you accept the changes. If you don't agree with changes, please stop using our site and contact us to delete your information.

### Version History:

- • Version 1.0 - January 1, 2025 - Initial policy

## **Questions? Concerns? We're Here to Help**

We know privacy policies can be confusing. If you have ANY questions, concerns, or requests about your privacy or this policy, please don't hesitate to reach out. We promise to respond in plain English (not legalese) and treat your concerns seriously.

### **Contact our Privacy Team:**

- Email: [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org) (fastest response)
- General Email: [info@silverstreakseniorsolutions.org](mailto:info@silverstreakseniorsolutions.org)
- Phone: [To be added]
- Mail: Silver Streak Senior Solutions, Attn: Privacy Officer, Fort Worth, TX [Address]
- Website: [www.silverstreakseniorsolutions.org/contact](http://www.silverstreakseniorsolutions.org/contact)

We aim to respond to all privacy inquiries within 5 business days, and formal privacy rights requests within 30 days.

## How to File a Privacy Complaint

If you believe we've violated your privacy rights or handled your information improperly, you have the right to file a complaint.

### Step 1: Contact Us First

Email [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org) with details of your concern. We'll investigate promptly and work with you to resolve the issue.

### Step 2: External Complaints

If you're not satisfied with our response, you can file a complaint with:

- Federal Trade Commission (FTC): [www.ftc.gov/complaint](http://www.ftc.gov/complaint)
- Texas Attorney General: [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov)
- California Attorney General (if CA resident): [oag.ca.gov/privacy](http://oag.ca.gov/privacy)
- Your state's Attorney General or consumer protection office

**No retaliation:** Filing a complaint will NOT affect your eligibility for assistance or any services from Silver Streak Senior Solutions. We respect your right to hold us accountable.

## The Bottom Line (TL;DR)

If you skipped to the end (we don't blame you), here's what you need to know:

- ✓ We NEVER sell, rent, or trade your information
- ✓ We only collect info needed to serve you
- ✓ We use bank-level security to protect your data
- ✓ We only share info when necessary (vendors, legal requirements)
- ✓ You control your data - access, correct, or delete anytime
- ✓ Cookies help our website work (they're not the edible kind)
- ✓ We keep data only as long as legally required
- ✓ We're transparent about what we do with your information
- ✓ Questions? Email [privacy@silverstreakseniorsolutions.org](mailto:privacy@silverstreakseniorsolutions.org)

*Your privacy matters because YOU matter. We're honored to serve you.*

*- The Silver Streak Senior Solutions Team*

*Last Updated: January 1, 2025*