

CFA Society Baltimore Privacy Policy

Last Updated: April 26, 2026

CFA Society Baltimore, Inc. ("Society," "we," "us," or "our") is a not-for-profit professional organization for investment professionals with its registered address at **CFA Society Baltimore, C/O Northwest Registered Agent Service, Inc., 306 W Redwood St. Suite 201, Baltimore, MD 21201**. This Privacy Policy describes how we collect, use, disclose, and protect information relating to identified or identifiable individuals ("Personal Information" or "personal data") and explains the choices and rights available to you.

This Policy applies to Personal Information we collect through any means, including our websites and online services, event registration and participation, membership administration, outreach and marketing, employment/volunteer applications, and direct communications with Society staff. When we refer to Personal Information in this Policy, we are also referencing "personal data" as defined under applicable laws in our jurisdiction.

If you have questions, contact us at privacy@baltimorecfasociety.org.

1. Categories of Personal Information We Collect

We do not collect every item listed below from every individual. What we collect depends on how you interact with us.

- **Identifiers & Contact Data** – name, alias, postal address, telephone number, email address, CFA Institute ID, username.
- **Demographic Data** – (optional/where provided) gender, birthdate.
- **Government/ID Data** – passport or government identification number (only where needed for international event travel, security verification, tax reporting, or legal compliance).
- **Professional & Education Data** – employer, job title, work location, work contact details, education history, certifications, work experience.
- **Membership & Program Data** – status in CFA Institute or Society programs, event attendance, volunteer roles, committee participation, continuing-education credits.
- **Account Credentials** – usernames and hashed passwords for Society systems.
- **Online Activity & Device Data** – IP address, device or mobile ID, browser type, operating system, pages viewed, referring/exit pages, interactions with our emails or websites, and approximate location derived from IP.
- **Behavioral & Preferences Data** – how you use our services and content, communication preferences, marketing opt-ins/opt-outs, cookie choices.
- **Complaints/Investigations** – (if applicable) professional complaints or investigations relevant to membership, ethics, or event conduct, handled in accordance with due process and maintained confidentially per CFA Institute ethics procedures.
- **Payment & Transaction Data** – limited billing details necessary to register for events or pay dues (we use payment processors and do not store full card numbers on Society systems).

2. Sources of Personal Information

- Directly from you (forms, emails, calls, business cards, event registrations, surveys, applications).
- From CFA Institute (our parent member organization) to the extent permitted by their policies and our affiliation.
- From your employer or colleagues (e.g., group registrations, speaker nominations, sponsorships).
- From service providers (event platforms, email/CRM, analytics, payment processors) and publicly available sources (professional profiles, directories), in each case as permitted by law.

3. Purposes for Using Personal Information

We use Personal Information to:

- Manage membership and programs; verify eligibility; administer committees and volunteers.
- Plan and operate events (registration, badges, CE tracking, accommodations, speaker logistics, onsite support).
- Provide and improve websites, communications, and services; personalize content; measure engagement.
- Conduct outreach and marketing (including newsletters and event invitations) with the ability to opt out at any time.
- Process payments and maintain financial records.
- Comply with law, ethics rules, and safety obligations; protect our rights, users, and the public; detect and prevent fraud, abuse, or security incidents.
- Recruit staff or volunteers; evaluate applications; onboard successful candidates.
- Maintain records for business continuity, legal compliance, and dispute resolution.

4. Legal Bases / Our Authority to Process

We process Personal Information based on the following legal grounds:

- **Legitimate Interests:** Operating a professional membership society, providing member services and benefits, improving our offerings, maintaining secure and effective operations, and conducting research and surveys.
- **Consent:** Where you have provided consent for specific purposes, such as marketing communications or optional surveys. You may withdraw consent at any time.
- **Contractual Necessity:** To perform services you request, such as event registration, membership administration, or continuing education programs.
- **Legal Obligations:** To comply with applicable laws, professional standards and ethics rules, tax and financial reporting requirements, and legal process.

5. How We Share Personal Information

We do not sell Personal Information. We share limited Personal Information with:

- **Service Providers/Processors:** who perform services for us (including event management platforms such as Cvent, email and CRM vendors such as Mailchimp, payment processors such as Stripe, website hosting, and analytics tools such as Google Analytics), bound by contracts requiring appropriate safeguards and use only on our instructions. For a current list of service providers, contact us.
- **CFA Institute:** (our parent member organization) to support membership verification, CFA Program candidate services, professional standards and ethics matters, continuing education

tracking, and society operations. For more information about CFA Institute's privacy practices, visit www.cfainstitute.org/privacy.

- **Event Participants:** (e.g., attendee lists or name badges) only where appropriate and consistent with your choices and expectations.
- **Sponsors/Partners:** in connection with specific events or programs when disclosed to you at collection, with opt-out where required.
- **Legal, Safety, and Compliance Recipients:** where required by law or to protect rights, safety, and security; in connection with organizational changes (such as mergers or asset sales) or governance requirements.

6. Retention of Personal Information

We retain Personal Information only as long as necessary for the purposes described above, to comply with our legal and reporting obligations, to resolve disputes, and to enforce agreements. Our retention periods generally include:

- **Active member records:** Duration of membership plus 7 years
- **Former member records:** 7 years after membership termination
- **Event registration data:** 3 years after event completion
- **Financial/payment records:** 7 years (per IRS and accounting requirements)
- **Employment/volunteer records:** 7 years after separation
- **Website analytics:** 26 months
- **Marketing consent:** Until withdrawn or 3 years of inactivity
- **Professional conduct records:** Per CFA Institute requirements and applicable ethics rules

Contact us at privacy@baltimorecfasociety.org for specific information about retention of your data.

7. Security

We maintain reasonable and appropriate technical and organizational safeguards designed to protect the confidentiality (access limited to those with a need to know), integrity (data is accurate and suitable for processing), and availability (accessible to authorized users when needed) of Personal Information. Our security measures include encryption of data in transit and at rest, access controls, regular security assessments, and employee training. We exercise particular care in protecting sensitive data and require comparable protections from our service providers.

8. Your Choices and Rights

Depending on where you live, you may have the following rights regarding your Personal Information:

- **Access:** Request access to the Personal Information we hold about you.
- **Correction:** Correct inaccurate or incomplete information.
- **Deletion:** Request deletion of Personal Information, subject to lawful exceptions (such as legal obligations or legitimate business needs).
- **Data Portability:** Receive your Personal Information in a portable, machine-readable format where technically feasible and required by law.
- **Restriction/Objection:** Restrict or object to certain processing of your Personal Information.

- **Withdraw Consent:** Withdraw consent for processing based on consent, without affecting the lawfulness of processing before withdrawal.
- **Opt-Out of Marketing:** Opt out of marketing communications at any time via the unsubscribe link in our emails or by contacting us.
- **Cookie Preferences:** Set cookie preferences using our website's controls and your browser settings.

How to Exercise Your Rights:

You may submit requests by emailing privacy@baltimorecfasociety.org. We will verify your identity using reasonable methods consistent with applicable law and respond to your request within 30 days (or as otherwise required by applicable law). If we need additional time, we will notify you and explain the reason for the delay.

If your request relates to records held by CFA Institute, we may direct you to them for processing parts of your request. You may also designate an authorized agent to make requests on your behalf; authorized agents must provide written authorization and verify their own identity.

If you have unresolved concerns, you may have the right to contact your state attorney general, the Maryland Attorney General's Office, or (for EU/EEA residents) your local data protection authority.

9. Cookies and Similar Technologies

We use session and persistent cookies and similar technologies for the following purposes:

- **Essential Cookies:** Necessary for site functionality and security.
- **Analytics Cookies:** To understand how visitors use our site and improve performance (e.g., Google Analytics).
- **Preference Cookies:** To remember your settings and preferences.
- **Marketing Cookies:** To deliver relevant communications (where permitted).

You can manage cookies via our website controls and your browser settings. Disabling cookies may affect site functionality.

Do Not Track (DNT): We do not respond to Do Not Track signals, but you may use available cookie controls to manage tracking on our site.

10. Links to Other Sites

As a convenience, our websites may contain links to sites or services operated by others. We do not control and are not responsible for the content, security, or privacy practices of those sites. You should review the privacy policies of third-party sites you visit.

11. International Transfers

We are based in the United States. If you access our services from outside the U.S., your information may be transferred to and processed in the U.S. and other jurisdictions (including transfers to CFA Institute headquarters in Charlottesville, Virginia) with different data protection laws. Where required, we will implement appropriate safeguards

for such transfers, including Standard Contractual Clauses or other approved mechanisms.

12. Maryland and U.S. State-Specific Disclosures

Maryland Personal Information Protection Act (MPIPA):

We maintain reasonable security procedures and practices to protect Personal Information. In the event of a data breach affecting your Personal Information, we will notify you without unreasonable delay and within any timeframes required by Maryland law. Our notifications will include the nature of the breach, the types of information involved, steps we have taken to address it, and how you can protect yourself. You may contact us at privacy@baltimorecfaociety.org with questions about any security incident.

Other U.S. State Privacy Laws:

If other state privacy laws (including Virginia CDPA, Colorado CPA, Connecticut CTDPA, or Utah UCPA) provide you with additional rights (e.g., access, deletion, correction, opt-out), we will honor those rights as applicable to your residence and our processing activities. Contact us at privacy@baltimorecfaociety.org to exercise state-specific rights.

13. Changes to This Policy

We may update this Policy from time to time. If changes are material, we will provide a prominent notice on our website and, where required by law, obtain your consent or provide you with the opportunity to opt out. The "Last Updated" date at the top indicates when this Policy was most recently revised.

14. How to Contact Us

CFA Society Baltimore
c/o Northwest Registered Agent
306 W Redwood St. Suite 201
Baltimore, MD 21201
Privacy Contact: privacy@baltimorecfaociety.org
General Inquiries: info@baltimorecfaociety.org

ADDENDA

Event Photography/Recording Notice:

We may capture photos, audio, or video at events for Society promotional and educational purposes. You will be notified at registration or onsite. If you have concerns or require accommodations, please contact us.

Sponsorship Disclosure:

For sponsored events or programs, we will disclose at the time of registration what information (if any) is shared with sponsors and provide opt-out mechanisms consistent with applicable law.

Code of Conduct/Investigations:

Where we collect or process Personal Information for conduct reviews or investigations, we will do so consistent with due process, confidentiality obligations, and CFA Institute ethics procedures.