

**PASO FINO HORSE ASSOCIATION
ONLINE PRIVACY NOTICE**

Last Updated: January 22, 2026

1. INTRODUCTION

The Paso Fino Horse Association, Inc. takes your privacy very seriously. We understand that protecting the privacy and confidentiality of your personal information is of the utmost importance and is essential to conducting business online and maintaining the trust of our members, customers and the Paso Fino community.

This Online Privacy Notice (this “**Privacy Notice**”) describes what personal information we collect, how we use, store and share that information and your rights regarding your personal information. This Privacy Notice applies to any of our interfaces to which a copy of this Privacy Notice is posted, including, without limitation, MarketPlace.PFHA.org platform (the “**Website**”); social media presences, digital advertising campaigns and mobile applications we make publicly available; and horse shows, events and competitions, member services interactions and other means in connection with our services, products or business activities (collectively, “**Services**”).

For purposes of this Privacy Notice, the terms “**PFHA**,” “**we**,” “**us**,” and “**our**” refer to the Paso Fino Horse Association, Inc. The terms “**you**,” “**your**,” and “**yours**” refer to any natural person who accesses or uses our Website or Services, including PFHA members, non-members, horse owners, show participants, volunteers and visitors.

Please read this Privacy Notice carefully. By using our Website or Services, you confirm your agreement to the terms and conditions of this Privacy Notice and consent to the processing of your personal information as set forth herein. If you do not agree with this Privacy Notice, you must refrain from using our Website and Services.

This Privacy Notice should be read in conjunction with our Terms of Use and any specific terms governing particular programs, services or transactions. In the event of a conflict between this Privacy Notice and program-specific terms, this Privacy Notice will control.

2. TYPES OF INFORMATION WE COLLECT

Depending on your interactions with PFHA, we may collect the following categories of information:

Personal Information

Personal information is any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked to an individual. Examples of personal information we may collect include:

- Identification information, which may include first and last name, physical or postal address, email address, phone number, date of birth, driver’s license or state identification card number and social security number or tax identification number (when required for tax reporting or other legal purposes);

- Internet Protocol (“IP”) address, any referring URL and other unique device identifiers;
- Information from cookies, pixel tags and other technologies to collect information and learn from your visit or use of our Website or Services;
- Billing information (such as names and types of accounts and payment information), bank account information, payment and credit/debit card information and other financial information;
- Membership and account registration information, such as your membership number and type, username and password, communication and opt-out preferences and other details;
- Ownership and transaction Information, including horse ownership information (current and historical owners, co-owners), breeder information and contact details, transfer of ownership records (parties to the transfer), purchase and sale transaction details and lien holder or financing information;
- Show and competition information, including entry forms with exhibitor, trainer and owner contact information; exhibitor, trainer and handler names and contact details; owner information associated with show entries and photographs and videos that identify natural persons (exhibitors, trainers, owners, spectators);
- Volunteer and professional information, including officer and committee member names and contact information; judge and steward names, certifications and contact information; show manager and secretary contact information; club and regional contact information; professional credentials and qualifications and emergency contact information;
- Configuration information about your device, including device type, web browser type and version, hardware model, operating system type and version, display/screen settings, language preferences, unique device identifier, serial number, Internet or other electronic network activity information, such as browsing history or search history;
- Settings from your device, such as location, diagnostics and performance, including geolocation and other location information transmitted by your device, if you have enabled location services on such device;
- Website analytics information, such as pages visited, search terms used and average time spent on a particular page;
- Search engine traffic referral information; and
- Commercial information such as the type(s) of transaction data, transaction history, purchase information and order data, services subscribe to or used, advertising and promotional responses and other related information.

Horse Registry Data (Not Personal Information)

The following information relates to horses, not natural persons, and is not personal information under privacy laws. However, this data may be associated with personal information (such as owner or breeder identity) in PFHA’s records:

- Horse identification and registration, including horse name and registration number; microchip or other identification numbers; date of birth (foaling date); place of birth; color, markings, and physical description; height and other physical measurements; gender and breeding status; DNA profile and genetic markers; and photographs and videos of the horse;
- Pedigree and bloodline information, including sire and dam information; multi-generation pedigree records; bloodline classifications; and genetic heritage information;
- Performance and achievement records, including show and competition results (when identified by horse name/number only) and class placements and scores;
- Performance program standings;

- Achievement awards earned by the horse;
- Championship titles and honors;
- Breeding records, including breeding history (horses bred together), offspring records, breeding soundness information and reproductive history; and
- Health and veterinary records, including veterinary certificates submitted for registration purposes, health certificates for transport or shows and vaccination records (when maintained by PFHA).

While the above data relates to horses and not people, PFHA's breed registry necessarily links this information to horse owners, breeders and other individuals. When horse data is linked to identifiable natural persons, PFHA handles that combined record in accordance with this Privacy Notice, protecting the personal information components while maintaining the permanent breed registry for the horse-specific data.

Sensitive Personal Information

We do not intentionally solicit or require Sensitive Personal Information from you. As used herein, "**Sensitive Personal Information**" includes information revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data (for identification purposes), health data or data concerning sexual orientation. While we strive to avoid processing Sensitive Personal Information, PFHA is not responsible for any such information you may voluntarily disclose in user-generated content, communications or photographs. We ask that you refrain from providing such information unless specifically requested and necessary for a particular purpose.

Non-Identifiable and Aggregated Data

We may collect personally non-identifiable information that cannot be used on its own to identify you. We may also aggregate or anonymize personal information in such a way that you are no longer reasonably identifiable. Such non-identifiable and aggregated data may be used for various business purposes, including analyzing trends, improving our Services and conducting research, and the terms of this Privacy Notice will not apply to such data.

3. HOW WE COLLECT INFORMATION

We may collect personal information from you online or offline, including information you give us directly and from third-party data sources. You are not required to provide your personal information; however, if you choose not to provide such information, you may not be able to use some or all of the features of our Website or Services and we may not be able to fulfill your request.

Personal information we collect falls within the following groups of sources:

Directly From You

We collect information you provide directly to us, including when you register as a PFHA member or renew your membership; register a horse with PFHA; create an account on our Website or mobile application, enter horses in shows or competitions; participate in PFHA programs (e.g., achievement awards, performance programs); apply to serve as a volunteer, officer, committee member, judge, steward or in another official capacity; purchase products or services through our Website or marketplace; subscribe to

newsletters or email communications; complete surveys or provide feedback; contact us via phone, email, postal mail or online forms; attend PFHA events, conventions or meetings; submit photographs, videos, or other content; or engage with us on social media.

From Third Parties

We may collect personal information from third parties, including other PFHA members (e.g., when transferring horse ownership), show managers and secretaries, veterinarians providing health certificates or documentation, breeding organizations and registries, payment processors and financial institutions, credit reporting agencies (for credit risk assessment), data analytics and marketing service providers, publicly available sources and business partners and affiliates.

Automatically Through Technology

We may automatically collect certain information when you use our Website or Services, including through cookies, pixel tags, web beacons and similar tracking technologies (see [Section 7](#)); through server logs and analytics tools that track Website usage and performance; through mobile device identifiers when you use our mobile applications; and through geolocation services if you enable location services on your device.

From Offline Sources

We collect information through offline channels, including paper registration and membership forms; horse show entry forms and results; event check-in and registration; telephone conversations with customer service; and in-person interactions at shows, conventions and meetings.

4. HOW WE USE YOUR INFORMATION

We (and our third-party service providers) may use the information we collect for various purposes, including:

- Membership and account management, including to establish, maintain and manage PFHA memberships and accounts; to process membership applications, renewals and cancellations; to verify membership status and eligibility for member benefits; to maintain member directories and facilitate member networking; and to communicate important membership information and updates;
- Horse registration and records, including to register Paso Fino horses and maintain the breed registry; to process registration applications, transfers of ownership and amendments; to maintain accurate pedigree and bloodline records; to verify horse identity through DNA and other identification methods; to provide registry services and certificates; to make horse registry information (e.g., horse names, pedigrees, performance records) available to PFHA members; and to maintain permanent breed registry records for historical, breeding, and research purposes;
- Show and competition administration, including to process entries for PFHA-recognized shows and competitions; to administer and publish show results and standings; to maintain performance program records; to recognize achievement award winners; to facilitate communication between exhibitors, trainers, judges, and show officials; and to verify compliance with PFHA rules and regulations;

- Communications, including email communications; to respond to inquiries, requests and customer service issues; to provide important notices and updates about our Services; and to send newsletters, promotional materials and information about PFHA programs and events (unless you opt out);
- Business operations, including to process payments and manage accounts receivable; to prevent, detect and investigate fraud, unauthorized activities and policy violations; to enforce our terms, conditions and policies; and to conduct audits and financial reporting; to perform data analysis and research; to improve our Website, Services and member experience; to develop new programs, products and services; to determine the effectiveness of marketing campaigns; and to train staff and volunteers;
- Legal and regulatory compliance, including to comply with applicable laws, regulations and industry standards; to respond to legal process, including warrants, subpoenas, court orders and law enforcement requests; to protect the rights, property and safety of PFHA, our members and the public; and to resolve disputes and enforce our agreements.
- Marketing and promotional activities, including to provide information about PFHA programs, events, products and services; to send promotional materials and offers from PFHA; to analyze the effectiveness of our marketing efforts and to personalize and customize your experience with PFHA.
- To facilitate the distribution of equine-related literature and information from selected third parties to PFHA members (see [Section 6](#) for opt-out information);
- To support the activities of PFHA Regional Directors and local clubs; and
- To recognize volunteers and program participants on our Website.

We process personal information only to the extent such processing is reasonably necessary and proportionate to achieve the disclosed purposes.

Note that the breed registry contains both (1) horse-specific data that does not constitute personal information (such as pedigree, physical characteristics and performance records identified by horse name/number); and (2) personal information about owners, breeders and other individuals associated with registered horses. We use and retain personal information in accordance with this Privacy Notice. Horse-specific registry data is maintained as a permanent record of the Paso Fino breed and may be retained indefinitely and shared with PFHA members, even if associated personal information is updated, corrected or (where permitted by law) deleted.

5. HOW WE SHARE YOUR INFORMATION

In addition to the uses mentioned or described elsewhere in this Privacy Notice, from time to time, we may share your personal information as permitted or required by law or regulation or for any other purpose described in this Privacy Notice. More specifically, we may disclose personal information:

Service Providers and Processors

We may share your personal information, to the extent necessary, with third-party vendors, service providers, contractors, processors or agents who perform certain business-related functions for us or on our behalf and require access to such information to perform those functions. These third parties process personal information on our behalf and pursuant to our instructions. They cannot use the personal information we share for their own purposes, and they must delete or return the personal information

once they have fulfilled our request. Examples of business-related functions that our service providers perform include:

- Website hosting and maintenance providers;
- Payment processors and financial institutions;
- Email and communications service providers;
- Database and cloud storage providers;
- Marketing and advertising service providers;
- Event management and registration services;
- Printing and mailing services;
- Customer service and support providers;
- Data analytics and research firms; and
- Legal, accounting and auditing professionals.

With PFHA Members

As described in [Section 6](#), certain information is shared within the PFHA membership community.

Our Affiliates

We may share your personal information with our affiliates, in which case we will require those affiliates to honor this Privacy Notice. Affiliates include subsidiaries, joint venture partners or other companies that we control or that are under common control with us.

Legal Requirements

We may disclose your personal information if we are required to do so by law or in the good faith belief that such action is necessary to (a) comply with a legal obligation, (b) protect and defend our rights or property, (c) act in urgent circumstances to protect the personal safety of users of our Services or the public, or (d) protect against legal liability.

Consent

We may disclose your personal information for any other purpose with your consent.

6. MEMBER DIRECTORY AND THIRD-PARTY DISCLOSURES

PFHA maintains certain information-sharing practices specific to our member community and the equine industry:

Third-Party Marketing Lists

PFHA may make available the names and mailing addresses of PFHA members to third parties for the purpose of distributing equine-related literature, catalogs and promotional materials. This practice supports equine industry businesses and provides members with information about products and services relevant to horse ownership and care. At no time will your phone number or email address be released to third parties for marketing purposes. If you wish to have your name and mailing address removed from this distribution list, please contact PFHA Member Services at the contact information provided in [Section 18](#).

Volunteer and Official Information

The following information about volunteers and officials is published on the PFHA Website to facilitate communication and transparency within the organization: names and contact information of officers and board members, committee chairs and members, show managers and secretaries, judges and stewards and club contacts and regional representatives. By volunteering to serve in these capacities, you consent to the publication of your contact information.

Public Display of Records and Results

The following information is considered public within the Paso Fino community and may be displayed on our Website and in publications: horse show results and competition standings, program participation records and rankings, achievement award winners and recognition and registered horse information.

7. COOKIES AND TRACKING TECHNOLOGIES

We, our service providers and other organizations we work with may deploy and use various tracking technologies to collect information, including:

Cookies

“**Cookies**” are small text files that can be placed on your system when you visit a website. Cookies allow us to collect information such as browser type, time spent on a website, pages visited, language preferences and information about your relationships with us. Cookies allow us to facilitate image changes, display information more effectively, collect website traffic and personalize and customize your online experience and our Services to your needs. Our Services do not require users to accept cookies, and you can set your browser to notify you when you receive a cookie, giving you the opportunity to decide whether to accept it. If you choose not to accept cookies, you may experience some reduction in graphics and other personalized Services. You also may need to accept cookies to maintain certain online advertising opt-out elections.

Pixel Tags and Similar Technologies

“**Pixel tags**” (also known as “**web beacons**” or “**clear GIFs**”) are small graphic images (usually invisible) that can be embedded in content and ads on a website page and HTML-formatted email messages that may, among other things, track the actions of users and email recipients, measure the effectiveness of communication and compile statistics about site usage and response rates. These web beacons may then be used to recognize our cookies and to monitor certain user interactions with our Services.

Location Tracking on Mobile Devices

Certain applications on mobile devices may transmit information to us about your location. We may use that information to improve the Services we provide to you as well as improving our services in your area.

Use of Cookies and Tracking Technologies

Information collected through tracking technologies is used for many purposes, including, for example, to:

- Provide useful features to simplify your experience when you use or return to our Services;
- Deliver relevant content based on your preferences, usage patterns and location;
- Monitor and evaluate the use and operation of our Services;
- Analyze traffic regarding our Services and on websites or mobile applications of third parties;
- Customizing and improving our Services; and
- Enabling and supporting security features on our Services.

8. ONLINE TRACKING

Most web browsers and some mobile operating systems and mobile applications 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. At this stage, 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. If you make such a request or enable such a setting, it will not prevent the collection of information about your online activities over time and across third-party websites when you use our Services.

9. THIRD-PARTY ANALYTICS

We may use third-party analytics services, such as Google Analytics, to help us understand how visitors use our Website. These services use cookies and similar technologies to collect information about Website usage. The information generated by these services (including your IP address) is transmitted to and stored by the analytics provider. We do not combine information collected through analytics services with personal information we collect directly from you. You can opt out of Google Analytics by downloading the Google Analytics Opt-out Browser Add-on available at: <https://tools.google.com/dlpage/gaoptout>

10. THIRD-PARTY WEBSITES AND LINKS

The information and disclosures contained in this Privacy Notice apply only to our Services. Our Services may contain links to other third-party websites that are not operated by us for your convenience and information, including various social media websites. We do not own, operate or control such third-party websites or the content therein, and we have not reviewed, and cannot review, all of the material, including goods or services, made available through third-party websites. We do not guarantee, and are not responsible for, the privacy, security, practices or content of such third-party websites, including the accuracy, completeness or reliability of their information.

Any link to or from another website is for the convenient use of visitors only and does not constitute an affiliation, sponsorship, representation, warranty or endorsement of the owner of the linked website or of any third-party content, products or services. If you click a third-party link, you will be directed to that third party’s website. We accept no responsibility for the content, products or services found on any third-party website for any loss of damage that may arise from your use of them. Notwithstanding anything to the contrary contained in this Privacy Notice, we reserve the right to prohibit linking to our Services for any reason in our sole and absolute discretion.

We strongly encourage you to read the terms of use and online privacy statements for any other third-party services or third-party website before permitting them to collect or use your personal information.

If you decide to access any of the third-party websites linked, you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

11. COMMUNICATIONS AND OPTING OUT

Communications between us may occur electronically, whether through email, text (SMS) message, notices posted on our website or applications, or push notifications (collectively, “**Communications**”). Therefore, when you use our Services or otherwise register to receive services, you may be asked to provide an email address, phone number or other personal information along with a request to consent to the receipt of Communications. If you consent to receiving Communications, you are agreeing to be contacted by or on behalf of us through the Communication channels listed above.

Content of Communication

Communications from or on behalf of us to your mobile phone or other wireless device may include, but are not limited to user support, legal notices, and information about new products or services.

Text Messages

If you consent to receiving text messages, you understand that the number of text messages you receive from us may vary, and that message and data rates may apply based on your plan with your wireless provider. Your consent is not a condition for purchase. You understand and acknowledge that network services are outside of our control, and we are not responsible or liable for issues caused by delays or failures in the receipt of any mobile messages connected with our text messaging services. Mobile access and text message delivery is subject to your mobile carrier network availability. Therefore, such access and delivery are not guaranteed. Your wireless service provider/network operator is not liable for delayed or undelivered mobile messages. If you have any questions about your text or data plan, please contact your wireless provider.

Opting Out of Communications

Consenting to Communications or access to features on your device is completely voluntary. You have the right to refuse Services, and the right to opt out of receiving promotional Communications, and the right to refuse access to features on your device at any time.

If you want to stop receiving promotional Communications via email, you may update your preferences by using the “Unsubscribe” link found in our emails.

You can opt out of promotional texts by replying “STOP.” After you send the text STOP to us, we will send you a text to confirm that you have been unsubscribed. After this, you will no longer receive text messages from us. You can also opt out of promotional emails and texts by contacting us by email, phone, or in writing with your request. Regardless of your opt-out preferences, we reserve the right to send you emails or other communications for administrative, operational, and emergency purposes.

12. DATA SECURITY AND DATA RETENTION

We process your personal information only for the purposes for which it was collected and in accordance with this Privacy Notice and any other applicable notices. We take reasonable steps to ensure that the personal information we process is accurate, complete and current, but we depend on you to update or correct your personal information whenever necessary. You accept full responsibility for ensuring your

personal information is accurate and complete to the extent that you choose to provide your personal information.

We maintain reasonable administrative, technical and physical data security practices to protect the confidentiality, integrity and accessibility of personal information and to reduce reasonably foreseeable risks of harm to consumers, including encrypting personal information in transit and at rest. We take reasonable steps to protect your personal information from loss, misuse and unauthorized access, disclosure, alteration or destruction, including through restriction of access to personal information to our employees, contractors, agents and consultants who need to know that information in order to operate, develop, or improve our Services.

These steps include internal reviews of our data collection, storage and processing practices and security measures, as well as physical security measures to guard against unauthorized access to systems where we store personal information. We have conducted data protection assessments for our processing of any sensitive personal information to evaluate and minimize privacy risks and ensure appropriate safeguards are in place.

Unfortunately, however, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge and understand that there are security and privacy limitations inherent to the Internet beyond our control, and the security, integrity, and privacy of any and all information and data exchanged between you and us through our Services cannot be guaranteed.

In the event of a security breach that compromises your personal information, we will notify you and relevant authorities in accordance with applicable law. We will provide notice as soon as practicable and typically within thirty (30) days of discovering the breach, unless law enforcement determines that notification would impede a criminal investigation.

We will retain your personal information for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required by law or regulation.

13. CHILDREN'S INFORMATION

The Children's Online Privacy Protection Act (“**COPPA**”) protects the online privacy and personal information of children under thirteen (13) years of age. Children under the age of thirteen (13) are not permitted to use our Website and we do not intentionally or knowingly collect or maintain personal information from anyone under the age of thirteen (13). If you are under the age of thirteen (13), do not use, or provide any information on, our Website. If we obtain actual knowledge that a user is under the age of thirteen (13) without verified parental consent, we will delete that user's personal information. If you believe we might have any information from or about a child under the age of thirteen (13), please contact us using the contact information below.

We recommend that children between the ages of thirteen (13) and eighteen (18) obtain their parents' permission before submitting information to us over the Internet. By using our Website, you are representing that you are at least eighteen (18) years old.

14. YOUR PRIVACY RIGHTS

You may be able to exercise certain consumer rights depending on your jurisdiction. Such consumer rights may include the following:

- **Right to Know/Access:** The consumer right to obtain confirmation of whether your personal information is being processed by us, the categories of such personal information being processed and, where applicable and permissible, access to such personal information.
- **Right to Correct:** The consumer right to update, rectify and correct your inaccurate personal information maintained by us.
- **Right to Delete:** The consumer right to have personal information maintained by us erased or otherwise deleted.
- **Right to Limit Processing of SPI:** The consumer right to restrict, limit or opt-out from our processing of SPI.
- **Right to Object to Automated Decision-making or Profiling:** The consumer right to not be subject to automated decision-making if such a decision is based solely on automated processing and produces legal effects concerning you or similarly significantly affects you.
- **Right to Data Portability:** The consumer right to (i) obtain personal information maintained by us in a commonly used, machine-readable format, and (ii) where technically feasible and required by applicable privacy laws, request that such personal information be transferred to a different entity.
- **Right to Opt-out of Sale or Sharing of Personal Information:** The consumer right to direct us to not Sell your personal information or Share your personal information for cross-contextual behavioral advertising.

To exercise any consumer rights you may have, you can contact us as set forth in this Privacy Notice. Please note that there may be limitations in the scope and frequency of the foregoing requests under applicable privacy laws. You may also have the right to appeal a decision made by us in respect of your consumer rights request.

15. LIMITATION OF LIABILITY

We operate and maintain our Services for the convenience of visitors and users and are committed to abiding by the terms of this Privacy Notice. However, we do not warrant against breaches of this Privacy Notice and make no promises to you, express or implied, by posting this Privacy Notice.

16. COMPLAINTS

If you are concerned about an alleged breach of privacy law or other regulation, please contact us via the contact information below. We will investigate the matter and provide information about how it will be handled and resolved.

17. UPDATES AND CHANGES TO THIS PRIVACY NOTICE

PFHA reserves the right to change, modify, update or otherwise amend this Privacy Notice at any time and from time to time.

In the event of any modification, we will let you know via email or a prominent notice on our Website or Services prior to the change becoming effective and update the “last updated” date at the top of this Privacy Notice.

We therefore encourage you to refer to this Privacy Notice periodically to ensure that you are informed of changes. Unless otherwise stated, changes to this Privacy Notice are effective immediately upon posting. By continuing to use our Website or Services following such changes, you are agreeing to the terms of the revised Notice.

18. HOW TO CONTACT US

If you have any questions or concerns about this Privacy Notice or our privacy practices generally or to make a consumer request regarding your personal information, please contact us via email at info@pfha.org.