

# Privacy Policy

Your privacy is very important to us. We want to make your experience on the internet as enjoyable and rewarding as possible, and we want you to use the internet's vast array of information, tools, and opportunities with complete confidence.

We have created this Privacy Policy to demonstrate our firm commitment to privacy and security. This Privacy Policy describes how the owner of this site (hereafter the "Company") collects information from all end users of our internet services (herein the "Services"), those who access some of our "Services" but do not have accounts (herein "Visitors"), as well as those who may sign up, purchase products and/or pay a monthly service fee to subscribe to the "Services" (herein "Members"). Also included is what we do with the information we collect, and the choices "Visitors" and "Members" have concerning the collection and use of such information. We request that you read this Privacy Policy carefully.

## Personal Information Our Company Collects and How It Is Used

**Introduction:** "Company" collects information in different ways from "Visitors" and "Members" who access the various parts of our "Services" and the network and web sites accessible through our "Services."

**Registration:** "Members" may be asked to provide certain personal information when they sign up for our products or "Services" including name, address, telephone number, billing information (such as a credit card number), and the type of personal computer being used to access the "Services." The personal information collected from "Members" during the registration process is used to manage each "Member's" account (such as for billing purposes). This information may be shared with third parties, as stated herein or in special circumstances.

However, in instances where our company and a partner jointly promote our "Services," we may provide the partner certain professional information, such as name, address, and username of persons who subscribed to the "Services" as a result of the joint promotion for the purpose of offering you other products and services.

In this instance, personal information may not be used by the partner for any other purpose. We may also generate non-identifying and aggregate profiles from personal information "Members" provide during registration (such as the total number, but not the names, of "Members"). As explained in more detail below, we may use this aggregated and non-identifying information to sell advertisements that appear on the "Services."

Also, with purchases, we supply our "Member's" contact information to our business partners who then may contact the "Member" by telephone after the purchase. Sales proceeds are collected by that business partner company. We may also supply other companies with contact information for mail offers we believe would be of interest to our members, with or without compensation from those companies. At times we may send an advertisement for a third party

product, where we collect the sales proceeds, and forward the purchaser's information to that third party.

**Our Company Partners and Sponsors:** Some products and services may be offered to "Visitors" and "Members" in conjunction with an affiliate, independent contractor seller, or non-affiliated partner. To provide "Visitors" and "Members" some of these products and services, the partner may need to collect and maintain personal information.

**Online Shopping:** At some web sites, you can purchase products and services or register to receive materials, such as a newsletter, catalog, or new product and service updates. In many cases you may be asked to provide contact information, such as your name, address, email address, telephone number, and credit/debit card information.

If you complete an order for someone else, such as an online gift order sent directly to a recipient, you may be asked to provide information about the recipient, such as the recipient's name, address, and phone number. Our company has no control over the third parties' use of any personal information you provide when placing such an order. Please exercise caution when doing so.

If you order services of products directly from our company, we use the personal information you provide to process that order. We do share this information with outside parties that we do business with.

**Online Advertisements:** "Company" may display our online advertisements. In those cases we share information about our "Visitors" and "Members" collected through the registration process as well as through online surveys and promotions with these advertisers.

Additionally, in some instances, we use this information to deliver tailored advertisements, or joint ventures. For instance, an advertiser or joint venture company tells us the audience they want to reach and provides us with an advertisement tailored to that audience. Based upon the information we have collected, we may then display or send the advertisement to the intended audience. Our company does share personal information about its "Visitors" or "Members" with these advertisers or joint venture companies.

**Responses to Email Inquiries:** When "Visitors" or "Members" send email inquiries to our company the return email address is used to answer the email inquiry we receive.

**Voluntary Customer Surveys:** We may periodically conduct both business and individual customer surveys. We encourage our customers to participate in these surveys because they provide us with important information that helps us improve the types of products and services we offer and how we provide them to our customers.

We may take the information we receive from individuals responding to our Customer Surveys and combine, or aggregate, it with the responses from other customers we may have, to create broader, more generic responses to the survey questions (such as gender, age, residence, hobbies, education, employment, industry, or other demographic information). We then use the aggregated information to improve the quality of our services to the customers, and to develop

new services and products. This aggregated, non-personally indentifying information may be shared with third parties.

**Special Cases:**It is "Company's" policy to use or share the personal information about "Visitors" or "Members" in ways described herein without additional notice or means to opt out or otherwise prohibit such unrelated uses

Also, we may disclose personal information about "Visitors" or "Members," or information regarding your use of the "Services" or web sites accessible through our "Services," for any reason if, in our sole discretion, we believe it is reasonable to do so, including: credit agencies, collection agencies, merchant database agencies, law enforcement, or to satisfy laws such as the Electronic Communications Privacy Act, the Child Online Privacy Act, regulations, or governmental or legal requests for such information in order to disclose information that is necessary to identify, contact, or bring legal action against someone who may be violating the Terms of Use, or other user policies, to operate the "Services" properly, or to protect our company and our "Members."

#### **Notice to California Residents: Your California Privacy Rights**

Under California Law SB 27, California residents have the right to receive, once a year, information about third parties with whom we have shared information about you or your family for their marketing purposes during the previous calendar year, and a description of the categories of personal information shared. To make such a request, please send an email to the administrator of this site and please include the phrase "California Privacy Request" in the subject line, the domain of the web site you are inquiring about, and your name, address, and email address. We will respond to you within 30 days of receiving such a request.

**"Cookies" and How Our Company Uses Them:** A cookie is a small data file that can be placed on your hard drive when you visit certain web sites."Company" may use cookies to collect, store, and sometimes track information for purposes stated herein as well as for statistical purposes to improve the products and services we provide to manage our telecommunications networks.

Advertisers and partners may also use their own cookies. We do not control the use of these cookies and expressly disclaim responsibility for information collected through them.

**Our Company Commitment to Children's Privacy:**Protecting children's privacy is especially important to us. It is our policy to comply with the Children's Online Privacy Protection Act of 1998 and all other applicable laws. Therefore we restrict our web sites to persons thirteen years of age and older.

YOU MUST BE THIRTEEN (13) YEARS OF AGE OF OLDER TO ACCESS THIS WEB SITE. IF YOU ARE UNDER THIRTEEN YEARS OF AGE, YOU ARE NOT PERMITTED TO ACCESS THIS WEB SITE FOR ANY REASON DUE TO THE AGE RESTRICTIONS FOR USE OF THIS WEB SITE. NO INFORMATION OBTAINED BY THIS WEB SITE FALLS WITHIN THE CHILD ONLINE PRIVACY ACT (COPA) AND IS NOT MONITORED AS DOING SO.

**Public Forums:**Please remember that any information you may disclose in any "Member"

directory, or other public areas of our web sites, or the internet, becomes public information. You should exercise caution when deciding to disclose personal information in these public areas.

**Our Company's Commitment to Data Security:**Services and web sites we sponsor have security measures in place to protect the loss, misuse, and alteration of the information under our control. While we make every effort to ensure the integrity and security of our networks and systems, we cannot guarantee that our security measures will prevent third-party 'hackers' from illegally obtaining this information.

**Where to Direct Questions About Our Privacy Policy:** If you have any questions about this Privacy Policy or the practices described herein, you may contact us through the contact information provided on this web site.

**Revisions to This Policy:**"Company" reserves the right to revise, amend, or modify this policy, our Terms of Service agreement, and our other policies and agreements at any time and in any manner, by updating this posting. Your use of this site after such changes are implemented constitutes your acknowledgement and acceptance of these changes. Please consult this privacy statement prior to every use for any changes.