

Privacy Policy

Our Commitment to Privacy

Our Privacy Policy was developed as an extension of our commitment to combine the highest quality products and services with the highest level of integrity in dealing with our clients and partners. The Policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us and to assist you in making informed decisions when using our site and our products and services. This statement will be continuously assessed against new technologies, business practices and our customers' needs.

What Information Do We Collect?

When you visit our Web site you may provide us with two types of information: personal information you knowingly choose to disclose that is collected on an individual basis and Web site use information collected on an aggregate basis as you and others browse our Web site.

1. Personal Information You Choose to Provide

Email Information

In addition to providing the foregoing information to our partners, if you choose to correspond further with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received by mail and telephone.

2. Web Site Use Information

Similar to other commercial Web sites, our Web site utilizes a standard technology called “cookies” (see explanation below, “What Are Cookies?”) and Web server logs to collect information about how our Web site is used. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web site, and the Web sites visited just before and just after our Web site. This information is collected on an aggregate basis. None of this information is associated with you as an individual.

How Do We Use the Information That You Provide to Us?

Broadly speaking, we use personal information for purposes of administering our business activities, providing customer service and making available other products and services to our customers and prospective customers. Occasionally, we may also use the information we collect to notify you about important changes to our Web site, new services and special offers we think you will find valuable. The lists used to send you product and service offers are developed and managed under our traditional corporate standards designed to safeguard the security and privacy of our customers' personal information. As a customer, you will be given the opportunity, at least once annually, to notify us of your desire not to receive these offers.

What Are Cookies? Cookies are a feature of Web browser software that allows Web servers to recognize the computer used to access a Web site. Cookies are small pieces of data that are stored by a user's Web browser on the user's hard drive. Cookies can remember what information a user accesses on one Web page to simplify subsequent interactions with that Web site by the same user or to use the information to streamline the user's transactions on related Web pages. This makes it easier for a user to move from Web page to Web page and to complete commercial transactions over the Internet. Cookies should make your online experience easier and more personalized.

How Do We Use Information We Collect from Cookies?

We use Web site browser software tools such as cookies and Web server logs to gather information about our Web site users' browsing activities, in order to constantly improve our Web site and better serve our customers. This information assists us to design and arrange our Web pages in the most user-friendly manner and to continually improve our Web site to better meet the needs of our customers and prospective customers.

Cookies help us collect important business and technical statistics. The information in the cookies lets us trace the paths followed by users to our Web site as they move from one page to another. Web server logs allow us to count how many people visit our Web site and evaluate our Web site's visitor capacity. We do not use these technologies to capture your individual email address or any personally identifying information about you although they do permit us to send focused online banner advertisements or other such responses to you.

Our web pages include a pixel that enables third party websites within Hibu's network to serve ads that may interest you when you visit their websites. Please visit www.youradchoices.com to opt out of being targeted for any behavioral advertising by any member of the Internet Advertising Bureau, including Hibu.

Sharing Information with Affiliates

From time to time you may notice offers from outside companies advertised on our Web site. We take measures to select product or service providers that are responsible and afford privacy protections to their customers. However, we cannot make any representations about the practices and policies of these companies.

Sharing Information with Strategic Partners

We may enter into strategic marketing alliances or partnerships with third parties who may be given access to personal information including your name, address, telephone number and email for the purpose of providing you information regarding products and services that we think will be of interest to you. In connection with strategic marketing alliances or partnerships, we will retain all ownership rights to the information, and we will not share information regarding your social security number or other personal financial data.

Notice of New Services and Changes

Occasionally, we may also use the information we collect to notify you about important changes to our Web site, new services and special offers we think you will find valuable. As our client, you will be given the opportunity to notify us of your desire not to receive these offers by clicking on a response box when you receive such an offer or by sending us an email request at brycespears@msn.com.

How Do We Secure Information Transmissions?

When you send confidential personal credit card information to us on our Web site, a secure server software which we have licensed encrypts all information you input before it is sent to us. The information is scrambled en route and decoded once it reaches our Web site.

Other email that you may send to us may not be secure unless we advise you that security measures will be in place prior to your transmitting the information. For that reason, we ask that you do not send confidential information such as Social Security or account numbers to us through an unsecured email.

How Do We Protect Your Information?

Evaluation of Information Protection Practices. Periodically, our operations and business practices are reviewed for compliance with corporate policies and procedures governing the security, confidentiality and quality of our information.

Employee Access, Training and Expectations. Our corporate values, ethical standards, policies and practices are committed to the protection of customer information. In general, our business practices limit employee access to confidential information, and limit the use and disclosure of such information to authorized persons, processes and transactions.

Do We Disclose Information to Outside Parties?

We may provide aggregate information about our customers, sales, Web site traffic patterns and related Web site information to our affiliates or reputable third parties, but this information will not include personally identifying data, except as otherwise provided in this Privacy Policy.

What About Legally Compelled Disclosure of Information?

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights.

What About Other Web Sites Linked to Our Web Site?

We are not responsible for the practices employed by Web sites linked to or from our Web site nor the information or content contained therein. Often links to other Web sites are provided solely as pointers to information on topics that may be useful to the users of our Web site.

Please remember that when you use a link to go from our Web site to another Web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other Web site,

including Web sites which have a link on our Web site, is subject to that Web site's own rules and policies. Please read over those rules and policies before proceeding.

Your Consent

By using our Web site you consent to our collection and use of your personal information as described in this Privacy Policy. If we change our privacy policies and procedures, we will post those changes on our Web site to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it.