

Privacy

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Purpose

In order to make your visits to our Web Site and use of the services available on or through our Web Site as worthwhile as possible, we may ask you for Personal Information and we may collect certain information from your computer each time you visit us. “Personal Information” includes, for example, your name; home address; business address; e-mail address; telephone, wireless or fax number; short message service or text message address or other wireless device address; instant messaging address; credit card and other payment information; demographic information and other information that may identify you as an individual or allow online or offline contact with you as an individual. From time to time, other information, such as your age, gender, education and subscription information may also be requested. This Privacy Policy explains, in general, what Personal Information and other information is collected on our Web Site, how the information is used, and with whom we may share such information. California and Canadian residents have the right to know how their information may be shared with third parties who engage in direct marketing activities and this Privacy Policy explains our practices and how you can opt-out of having your information shared for such purposes. Please take a few minutes to read our Privacy Policy so that you understand how we treat your information.

What Information is Collected on this Web Site?

User-Provided Information

We collect two types of personally identifying information from users: personal data (such as names and contact details) and aggregated data (such as information about traffic patterns on the Web Site, for example, how many users log onto the Web Site on a daily basis). We collect personal information from users of our Web Site, for example, through such users’ activities, transactions and completion of online forms on our Web Site. Such information is collected, for example, when users register or subscribe for accounts or features on our Web Site, make online purchases, enter sweepstakes and contests, complete surveys, contribute to a chat room, bulletin board, list serve, blog, wiki or other open forum that we may make available on or through our Web Site, submit a comment or question to us using a “contact us” or similar feature on our Web Site, send us an e-mail, or in any other way submit personal information to us via our Web Site. You may be able to send information about our products and services to your friends and family members through our Web Site by clicking on an “E-mail to Friend” or similar button on our Web Site or in an e-mail that we have sent you. In some of these cases

(unless you simply forward our e-mail on your own), you may provide the name and e-mail address of your friend or family member to us. Such information will be treated in accordance with this Privacy Policy and applicable law. You may also be able to send an online card to a friend or family member, or send them a gift or gift certificate. If so, you may be required to provide us with your friend's or family member's Personal Information. Such information will be treated in accordance with this Privacy Policy and applicable law.

Web Site Usage Information

Cookies

We may use "cookies" to keep, and sometimes track, information about you. Cookies are small data files that are sent to your browser or related software from a Web server when you visit it and are stored on your computer's hard drive for record keeping purposes. Cookies track where you travel on our Web Site and what you look at and purchase. They may store the information in your shopping cart, and/or your username and password. A cookie may enable us to relate your use of our Web Site to other information about you, including your Personal Information. These purposes serve to improve and personalize your experience on our Web Site. You may occasionally get cookies from our advertisers, which is standard in the internet industry. We do not control these cookies, and these cookies are not subject to our privacy policies. Most Web browsers can be set to inform you when a cookie has been sent to you and provide you with the opportunity to refuse that cookie. Additionally, if you have a Flash player installed on your computer, your Flash player can be set to reject or delete Flash cookies. However, refusing a cookie may, in some cases, preclude you from using, or negatively impact the display or function of, the Web Site or certain areas or features of the Web Site.

How is the Personal Information Used?

We use both personal and aggregated information we collect for multiple purposes. The Personal Information may be used to improve the content of the Web Site, to customize the content and/or layout of the Web Site for each individual user, and to notify users about updates to the Web Site or promotional offers or opportunities that we believe will be of interest to you. We will use the Personal Information you provide to our Web Site, for example, to respond to your requests and to provide you with our product and service offerings. For example, we will process your orders, respond to your requests and inquiries and provide you with the services and features offered on or through our Web Site. We may also use your Personal Information to maintain our internal record keeping. We may also report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We may match information collected from you through different means or at different times, including both Personal Information and Web Site usage information, and use such information along with information obtained from other sources, including third parties. In addition, we may send you notices (for example, in the form of e-mails, mailings, and the like), and otherwise correspond with you, about products, services, companies and events, sponsored by us and others, that we think might interest you. You may opt-out of receiving such notices from us, at any time, by following the instructions in the Right to Opt-out section below. We may analyze user behavior as a measure of interest in, and use of, our Web Site and e-mails, both on an individual basis and in the aggregate. We may also use information provided to us on an anonymous aggregated basis for purposes of analyzing traffic and usage patterns. In addition, we may use information you provide us through e-mails, Q & A, and in response to polls for editorial purposes, and may use your name and any stories you provide us in articles published online and in our Publisher. Please be

advised that any such submissions may be used by us for any lawful purpose. If you provide us with personal anecdotes, they may be attributed to you and we may include your user name and any personal information that you provide in an open forum on this Web Site, as provided in section D(i) below, to facilitate such attribution. We can edit, rewrite, use, and reuse the content, including your name, likeness, photograph, and biographical information you provide, in any way and any media whether now known or invented in the future, with or without attribution, including publication in our Publisher, and in trade media, and advertising and promotions. You agree that any content you send will comply with the Terms of Use.

Service Providers

We may use third parties to help operate our Web Site and deliver our products and services, and may share your Personal Information with our affiliates, service providers and other third parties that provide products or services for or through this Web Site or for our business (such as Web Site or database hosting companies, address list hosting companies, e-mail service providers, analytics companies, distribution companies, fulfillment companies, and other similar service providers that use such information on our behalf). Unless otherwise stated, these companies do not have any right to use the Personal Information we provide to them beyond what is necessary for them to assist us. We may use third parties to provide services in connection with Submitted Materials, as that term is defined in the Terms of Use. In accordance with section D(i) above, information in forums, information submitted for sweepstakes or other offerings, and Submitted Materials (including submitted video and pictures), become publicly available and may be used by us for any lawful purpose. We may share personal information that is included with Submitted Materials with third parties, including, without limitation, vendors or other service providers, affiliates and partners. When you conduct e-commerce with one of the e-commerce affiliates or service providers to which the Web Site may be linked, certain personal information such as your e-mail and home address may be collected by the service provider's server and made available to us. We do not, however, transfer credit card information you may provide to that service provider.

Legally Compelled Disclosures

We may disclose Personal Information to government authorities, and to other third parties when compelled to do so by government authorities, at our discretion, or otherwise as required or permitted by law, including but not limited to in response to court orders and subpoenas. We also may disclose Personal Information when we have reason to believe that someone has committed, or will commit, unlawful acts or acts that endanger the health or safety of another; is causing injury to, or interference with, our rights or property, other users of the Web Site, or anyone else that could be harmed by such activities. In some situations, we may share your Personal Information, on a confidential basis, with third parties who perform a particular service on our behalf, such as sending e-mails.

Business Transfer

In the event that the Publisher, any affiliate of the Publisher, or substantially all of its assets, are acquired by one or more third parties as a result of an acquisition, merger, sale, reorganization, consolidation or liquidation, Personal Information may be one of the transferred assets. For purposes of this policy, an “affiliate” of the Publisher is an entity that is under the control of, or under common control with, the Publisher (and for these purposes, a company controlling twenty 20% percent or more of the voting stock of another entity shall be deemed to control such entity).

General

No transmission of data over the internet is guaranteed to be completely secure. It may be possible for third parties not under the control of the Publisher to intercept or access transmissions or private communications unlawfully, including in the case of your contacting us by e-mail or a “contact us” or similar feature on our Web Site. Accordingly, though the Publisher may take reasonable steps to protect the security and integrity of all Personal Information provided to this Web Site, due to the inherent nature of the internet as an open global communications vehicle, we cannot guarantee that information, during transmission through the internet or while stored on our system or otherwise in our care, will be absolutely safe from intrusion by others, such as hackers. Any such transmission is done at your own risk. You may be able to create an account on our Web Site with a username and password. If so, you are responsible for maintaining the strict confidentiality of your account password, and you shall be responsible for any access to or use of the Web Site by you or any person or entity using your password, whether or not such access or use has been authorized by or on behalf of you, and whether or not such person or entity is your employee or agent. You agree to (a) immediately notify the Publisher of any unauthorized use of your password or account or any other breach of security, and (b) ensure that you exit from your account at the end of each session. It is your sole responsibility to control the dissemination and use of your password, control access to and use of your account, and notify the Publisher when you desire to cancel your account on this Web Site. We will not be responsible or liable for any loss or damage arising from your failure to comply with this provision. We will have no liability for disclosure of your information due to errors or unauthorized acts of third parties during or after transmission. In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your e-mail address, we may notify you by e-mail or by other means as required by law. You consent to our use of e-mail as a means of such notification.

Phishing

With identity theft a continuing problem, it has become increasingly common for unauthorized individuals to send e-mail messages to consumers, purporting to represent a legitimate company such as a bank or on-line merchant, requesting that the consumer provide personal, often sensitive information. Sometimes, the domain name of the e-mail address from which the e-mail appears to have been sent, and the domain name of the web site requesting such information, appears to be the domain name of a legitimate, trusted company. In reality, such

sensitive information may be collected by an unauthorized individual to be used for purposes of identity theft. This illegal activity has come to be known as “phishing.” If you receive an e-mail or other correspondence requesting that you provide any sensitive information (including your Web Site password or credit card information) via e-mail or to a web site that does not seem to be affiliated with our Web Site, or that otherwise seems suspicious to you, please do not provide such information, and report such request to us at opt.out.communication@gmail.com

Children

The Web Site is not intended for use by children under the age of 13 or for children between the ages of 13 and 17, except in accordance with the Terms of Use. No one under age 13 is authorized to provide any Personal Information or use our public discussion areas, forums and chat rooms. The Publisher does not knowingly collect Personal Information from children under the age of 13.

Wireless Addresses

If the e-mail address you provide to us is a wireless e-mail address, you agree to receive messages at such address from the Publisher or entities affiliated with the Publisher (unless and until you have elected not to receive such messages by following the instructions in the Right to Opt-out section above). You understand that your wireless carrier’s standard rates apply to these messages, and that you may change your mind at any time by following the instructions in the Right to Opt-Out section above. You represent that you are the owner or authorized user of the wireless device on which messages will be received, and that you are authorized to approve the applicable charges.

I. Short Message Service We may make available a service through which you can receive messages on your wireless device via short message service (“SMS Service”). If you subscribe to one of our SMS Services, you thereby agree to receive SMS Service messages at the address you provide for such purposes. Such messages may come from the Publisher or the rest of the affiliates of the Publisher (unless and until you have elected not to receive such messages by following the instructions in the Right to Opt-out section above). You understand that your wireless carrier’s standard rates apply to these messages, and that you may change your mind at any time by following the instructions in the Right to Opt-out section above. You represent that you are the owner or authorized user of the wireless device you use to sign up for the SMS Service, and that you are authorized to approve the applicable charges. To use the SMS Service, you must be 18 years of age or older and reside in the United States . You must first register and provide all required Personal Information, which may include, for example, your name, SMS address, wireless carrier and, if fees are applicable to the SMS Service you subscribe to, billing information (either your credit card information or mobile service carrier information if applicable fees will be billed through your carrier). We may also obtain the date, time and content of your messages in the course of your use of the SMS Service. We will use the information we obtain in connection with our SMS Service in accordance with this Privacy Policy. If fees are charged to your wireless account invoice, we may provide your carrier with your applicable information in connection therewith. Your wireless carrier and other service providers may also collect data about your wireless device usage, and their practices are governed by their own policies. You acknowledge and agree that the SMS Service is provided via wireless systems which use radios (and other means) to transmit communications over complex networks. We do not guarantee that your use of the SMS Service will be private or secure, and we are not liable to you for any lack of privacy or security you may experience. You are fully responsible for taking precautions and providing security measures best suited for your situation and intended use of the SMS Service.

We may also access the content of your account and wireless account with your carrier for the purpose of identifying and resolving technical problems and service-related complaints. By signing up for the SMS Service, you consent to receive, from time to time, further messages which may include news, promotions and offers from us, our affiliates and partners, and, unless and until you have opted-out of these activities by following the instructions in the Right to Opt-out section above. Please follow the instructions provided to you by third parties to unsubscribe from their messages.

Third Party “Linked-To” Web Sites

When you are on our Web Site you may have the opportunity to visit, or link to, other web sites not operated by the Publisher, including other web sites operated by our affiliates, by service vendors, or by unaffiliated third parties. These web sites may collect personal information about you. The Publisher does not control web sites that are operated by these entities and is not responsible for the information practices of these web sites. This Privacy Policy does not address the information practices of those other web sites. The privacy policies of web sites operated by other affiliates of the Publisher are located on those web sites.

Consent To Processing

We control and operate the Web Site from our offices in the United States of America . By providing Personal Information to this Web Site, you understand and consent to such collection, maintenance, processing and transfer of such information. We do not represent that materials on the Web Site are appropriate or available for use in other locations. Persons who choose to access the Web Site from other locations do so on their own initiative, and are responsible for compliance with local laws, if and to the extent local laws are applicable. All parties to this Privacy Policy waive their respective rights to a trial by jury.

Your Access Rights

You may review the Personal Information that is stored in your user account on this Web Site by visiting the your profile settings or equivalent area of your account on this Web Site or by e-mailing opt.out.communication@gmail.com.

Changes To This Privacy Policy

The Publisher reserves the right to change or update this Privacy Policy, or any other of our policies or practices, at any time, and will notify users of this Web Site by posting such changed or updated Privacy Policy on this page. Any changes or updates will be effective immediately upon posting to this Web Site. Under certain circumstances, we may also elect to notify you of changes or updates to our Privacy Policy by additional means, such as posting a notice on the front page of our Web Site or sending you an e-mail.

Contact Us

If you have any questions or comments regarding our privacy practices, you may contact us at opt.out.communication@gmail.com **Effective Date: April 1, 2013**