

PRIVACY POLICY

Your privacy is very important to us. We want to make your experience on the Internet is enjoyable and rewarding. This Privacy Policy describes how our company collects information from all end users of our Internet services (the "Services")-those who access some of our Services but do not have accounts ("Visitors") as well as those who may purchase Products and/or pay a monthly service fee to subscribe to the Service ("Members")-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: Our company collects information in different ways from Visitors and Members who access the various parts of our Services and the network of Web sites accessible through our Service.

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 personal information, such as the 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 member purchase. Sales proceeds are collected by that business partner company. We also may 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, phone 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 care when doing so.

If you order services or 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.

We Care for Your Security

We understand that you're concerned about the security and privacy of your online transactions.

"How do you secure my payment information?"

We employ state-of-the-art data encryption to ensure safe and secure transactions to our site.

Your computer and ours agree to transpose whatever we are sending into an unintelligible "hash" of characters, using a technology called SSL. For example:
*3048 0241 00C9 18FA CF8D EB2D EFD5 FD37 89B9 E069 EA97 FC20 5E35 F577 EE31
C4FB C6E4 4811 7D86 BC8F BAFA 362F 922B F01B 2F40 C744 2654 C0DD 2881 D673
CA2B 4003 C266 E2CD CB02 0301 0001*

Without the information on your computer or ours, no one can understand our encrypted communication.

For your safety, please expect anyone who communicates confidential information with you on the Internet to use encryption, the way we do.

What is SSL?

Secure Sockets Layer, SSL, is the security technology for encrypting a link between a web server and a browser. All data passed between our web server and your browser remains private and secure.

Whenever you communicate with us on our payment pages, a small yellow padlock appears in the bottom right-hand corner of your browser as a sign that we are now engaging SSL. (Another sign on some browsers is that when you enter the secure area of the site, the background of the address bar turns dark yellow or bright green. You'll also notice that http:// is replaced by https:// (The 's' stands for 'Secure').

"How do I know you are a real organization?"

To generate an encrypted SSL transmission, a web server requires an SSL Certificate. Checking a website's certificate is good practice that helps you avoid spoof websites, sometimes called "phishing" sites. To check the certificate, click on the padlock. Your browser will show you the name of the owner of the certificate. This name should match the name of the website operator.

Seeing a site with a High Assurance SSL Certificate, confirms two essential factors:

- That you have a secure SSL (encrypted) link with this website
- That this website represents a real organization

Online Advertisements: Our 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 an advertisement tailored to the 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 to improve the types of products and services we offer and how we provide them to you.

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

Special Cases: It is our 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 that 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; to disclose information that is necessary to identify, contact, or bring legal action against someone who may be violating our Acceptable Use Policy or Terms Of Service, or other user policies; to operate the Services properly; or to protect our company and our Members.