# Zero Guide Fees Website Privacy Policy

Zero Guide Fees, LLC ("Company") Website Privacy Policy Revised as of July 26, 2018.

The websites located at <u>https://zeroguidefees.com</u> and related Internet websites (collectively, the "*Website*") are operated by Company (Company may hereinafter be referred to as "*us*," "*we*," and "*our*"). Company has created this Privacy Policy to demonstrate our firm commitment to the privacy of our visitors and customers. We are committed to respecting your privacy and recognizing your need for appropriate protection and management of personally identifiable information you share with us (the phrases "personally identifiable information" and "personal information" mean any information by which you, individually, can be identified, such as your name, address, telephone number, etc.). The purpose of this Privacy Policy is to inform you when you visit our Website how we use such information, and the choices you have regarding our use of, and your ability to review and correct, your information.

Please be aware that any information that you submit to us whether through forms, email, blogs, or other submission means including personally identifiable information, may be publicly displayed on sites hosted by Company, or on websites not within our control. If you don't want others to see such information, don't submit it.

For your benefit, this Privacy Policy is posted conspicuously on the Website.

#### A Special Notice about Minor Children

Minors (children under the age of 18) are not eligible to use the Website unsupervised, and we ask that children do not submit any personal information to us. If you are under the age of 18, you may only use this Website in conjunction with, and under the constant supervision and consent of, your parents or guardians. But in NO case do we want nor solicit any personal information from minor children, i.e. those under the age of eighteen (18) years old. In certain other countries there are higher legal minimums for using a website unsupervised – in those countries the higher legal limits apply.

## General

In general, you may visit many pages of the Website without telling us who you are or revealing any personal information about yourself. We may track the Internet domain address from which people visit the Web-site and analyze this data for trends and statistics, but individual users will remain anonymous unless they voluntarily tell us who they are.

Sometimes (such as when you purchase or order a product, subscribe to a service, register to receive catalogs, or participate in contests, sweepstakes, or promotions) we will ask you to provide personal information about yourself, such as your name, shipping/billing addresses, telephone number, e-mail address, credit card information,

birth date, gender, occupation, or personal interests. We also maintain a record of your online purchases. Whether or not you choose to provide the information we request is entirely up to you. But if you choose not to provide the information we request, you may be unable to purchase products, or access certain services, offers, and content on the Website.

We collect your personal information in the following manner:

- For purchases you make, including payment information and other data necessary to process your order.
- When establishing on online account and presence with us.
- When provide feedback on blogs, surveys, and other interactions with our company.
- When generating sales leads and responses to our marketing initiatives.

#### **Collection and Use of Personal Information**

If you choose to provide information to us through our online registration, you may be asked to provide us with personal information, including your name, address, postal address and telephone number, your e-mail address, a password, and other identifying information (such as security questions like your mother's maiden name, city of birth, or pet name). If you choose to purchase a product from us, we will collect additional personal information, including your billing address, shipping address, and credit card number and expiration date in order to process your purchase properly. We also may ask you for personal information when you ask us for information, subscribe to a Company service or publication, or download information.

Your personal information enables us to provide you with the information you have requested, provide you with information regarding the status of your assets and transactions, fulfill your purchases, and provide you with information regarding future products and services that may suit your particular interests. We also use your personal information to help identify you if you lose your password and to help you quickly find information on the Website.

If you believe that any of your personal information is incorrect, or has been changed since your registration at the Website, please send an e-mail message to <u>travis@zeroguidefees.com</u> explaining the correction or change and provide any relevant confirmation or reference number.

#### Safe Harbor

Company adheres to the U.S. safe harbor policy privacy principles of notice, choice, onward transfer, security, data integrity, access, and enforcement. Accordingly, Company's transfer of your personal data to non-European Union nations that do not meet the stringent European Union "adequacy" standard for privacy protection is prohibited, and Company will not transfer your personal data to any such nation. If you have any questions regarding this policy, contact us through the Website.

#### Cookies

The Website uses cookie technology to improve the quality of your experience. A cookie is a small file that contains information sent by a website that is saved on your hard disk by your computer's browser. Cookies store information that a website may need in order to personalize your experience and gather website statistical data. Any time you visit the Website to browse or to read or download information, we collect and store the name of the domain and host from which you access the Internet (for example, msn.com, aol.com, etc.); the Internet protocol (IP) address of the computer you are using; the browser software you use and your operating system; the date and time you access the Website. We use this information to measure the number of visitors to areas of the Website, and to help us make the Website more useful and interesting to our visitors. We use information from cookies in the aggregate to analyze for trends and statistics, and then discard it—we do not track individuals, only instances of entry onto the Website.

Some consumers may not know that cookies are being placed on their computers when they visit websites. If you want to know when this happens, or to prevent it from happening, you can set your browser to advise you when a website attempts to place a cookie on your computer.

#### **Do We Share Your Information?**

We will share your personal information with our partners and with third-party independent contractors for purposes of: (1) performing functions on behalf of Company, such as processing credit card transactions; (2) providing you with product offers via e-mail or postal mail; (3) tracking information generated through the Website; and (4) coordinating with third-party independent contractors to provide you with features of packages you order and purchase through the Website. Our partners and third-party independent contractors are obligated contractually not to use or share your personal information for unauthorized purposes.

We may also disclose your personal information to comply with a court order, subpoena, search warrant, or other legal process; to comply with legal, regulatory, or administrative requirements of any governmental authorities; to protect and defend us, its subsidiaries and affiliates, and their officers, directors, employees, attorneys, agents, contractors, and partners, in connection with any legal action, claim, or dispute; to enforce the Terms and Conditions of Use (our website Terms of Use) of the Website; to prevent imminent physical harm; and in the event that we find that your actions on the Website violate any laws, our Terms and Conditions of Use, or any of our usage guidelines for specific products or services.

We reserve the right to transfer your personal information to a third party in the event of a transfer of all or substantially all of Company' assets, provided that the third party agrees to adhere to the terms of this Privacy Policy.

## **Opt Out**

You may "opt out" of having your personal information shared for purposes of receiving product offers via e-mail or postal mail, and from receiving product offers directly from us via e-mail or postal mail, by simply clicking on the box stating "I Do Not Agree" provided at the Website when prompted to access this Privacy Policy the first time you use your login and password to access the area of the Website that requires registration. Additionally, you can opt out by providing us written notice identifying which communications you choose not to receive by writing us at: Zero Guide Fees, LLC, c/o Travis McClendon, Manager, 203 S. Airport Rd., Cottonwood, Arizona 86326.

An opt-out by e-mail will go to a live e-mail box for monitoring and processing within three days of receipt. Postal opt-outs will be properly monitored by one or more opt-out administrators designated by Company.

If you choose not to give us your personal information at all, you can still access the Website; however, you will not be able to access areas that require registration or personal information.

## **Third-Party Hosting**

We contract with a third party to maintain and host the Website. Therefore, any information you submit, including personal information, will be placed and stored on a computer server maintained by this third-party host. The third party has agreed to implement technology and security features and strict policy guidelines to safeguard the privacy of your personal information from unauthorized access or improper use.

## **Site Technologies**

We do not provide the technologies used to build the Website, and therefore, we neither recommend nor endorse the same. Any information regarding identified technologies, including their capabilities, limitations, and applications, should be sought directly from their manufacturers. Company hereby disclaims any rights to trademarks, service marks, trade names, logos, copyrights, patents, domain names, or other intellectual property interests of third parties that are not intellectual property interests of Company.

#### Links to Other Materials

The Website may contain links to other sites. These links are an accommodation to the respective third-party site owners and for your convenience. Sites linked to and from the Website are not necessarily under the control of Company, and we shall have no responsibility or liability whatsoever for the content or privacy practices of any linked sites, or any link or linking program at any time. You should read and understand the Company's policies with respect to such third-party links, as stated in the Terms and Conditions of Use (Terms of Use) of the Website.

## Security

The Website has security measures in place to protect the loss, misuse, and alteration of the information under our control. All credit card information utilizes state-of-the-art [Secure Socket Layer (SSL)] encryption technology [and is Secure Electronic Transaction (SET) compliant].

## **Effective Date and Changes**

This Privacy Policy is effective as of July 26, 2018. To see what has changed, click here: <u>https://zeroguidefees.com/privacypolicy</u>. Company reserves the right to modify the terms of this Privacy Policy at any time and in its sole discretion, by posting a change notice on this page. YOUR CONTINUED USE OF THE WEBSITE FOLLOWING OUR POSTING OF A CHANGE NOTICE WILL CONSTITUTE BINDING ACCEPTANCE OF THOSE CHANGES.