



WEBSITE PRIVACY POLICY

The last update to our Privacy Policy was posted on January 8, 2014. This document governs the privacy policy of our Website, www.sbccgroup.com. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our Website.

Definitions

"Non-Personal Information" (NPI) is information that is in no way personally identifiable and that is obtained automatically when you access our Website with a web browser.

"Personally Identifiable Information" (PII) is non-public information that is personally identifiable to you and obtained for us to provide you with a product or service. PII may include information such as your name, address, phone number, credit card information, and other related information that you provide to us.

Our Commitment to Your Privacy

Our Privacy Policy tells you what PII we may collect from you, how we may share your PII, and how you can limit our sharing of your PII. SBCC Group Inc. is committed to the security and privacy of all our customers. We take your privacy seriously, and we will work with you to ensure that you have an enjoyable online experience.

SBCC Group Inc. and our affiliates respect your privacy and recognize the need for appropriate protection and management of your PII you share with us.

Links to Other Websites

Our Website may contain links to other websites. You understand that these websites are not under our control and are not subject to our Privacy Policy. These websites will likely have their own privacy policies. We have no responsibility for these websites and provide links to these websites solely for your convenience.

You acknowledge that your use and access of these websites is solely at your own risk. It is your responsibility to check the privacy policies of these websites to see how they treat your personal information.

Information We Collect

Generally, you control the amount and type of information you provide to us when using our Website. As a visitor to our Website, you can browse our Website to find out more about us. You are not required to provide us with any PII as a Visitor.

However, if you register as a Member to use our Website, you must provide PII in order for us to provide you with various features and/or functionality from our Website. As a Member, we collect your PII in the following ways:

At Member Registration

When you register for membership, we collect your First Name, Last Name, Email, Username, Password, Verify Password, Address, City, State, Zip Code, and Phone.

Online Forms

There may be online forms used in our Website. The information you enter into these online forms may contain PII.

Computer Information Collected

When you use our Website, we automatically collect certain computer information by the interaction of your mobile phone or web browser with our Website. Such information is typically considered NPI. We may also collect any of the following:

Cookies

Our Website uses "Cookies." A Cookie is a small piece of data or text file stored in your computer or mobile device by your web browser. Cookies may contain text that can be read by a web server that delivered the cookie to you. The text contained in the cookie generally consists of a sequence of letters and numbers that uniquely identifies your computer; however, it may contain other information as well.

By agreeing to accept our use of cookies, you are giving us permission to place some or all the cookies described below on your device.

We may use cookies for:

- Identifying the Areas of Our Website That You Have Visited
- Signing in and Identifying You as a Member or User to Our Website
- Our Website Analytics
- Remarketing Our Products or Services to You
- Navigating Our Website
- Remembering Your Preferences and Settings
- Targeted Advertising
- Affiliate Marketing

Finally, we may use Cookies to personalize the Content that you see on our Website. Most web browsers can be set to disable the use of Cookies.

However, if you disable Cookies, you may not be able to access features on our Website correctly or at all. For more information about cookies, visit www.AboutCookies.org.

Web Beacons

We may also use a technology called, web beacons, to collect general information about your use of our Website and your use of special promotions or newsletters. The information we collect by Web Beacons allows us to statistically monitor the number of people that open our emails. Our Web Beacons are not used to track your activity outside of our Website. We do not link NPI from Web Beacons to PII without your permission.

Automatic Information

We automatically receive information from your web browser or mobile device. This information includes the name of the website from which you entered our Website, if any, as well as the name of the website to which you're headed when you leave our website. This information also includes the IP address of your computer/proxy server that you use to access the Internet, your Internet Website provider name, web browser type, type of mobile device, and computer operating system. We use all of this information to analyze trends among our Users to help improve our Website.

How Information is Used

We use the information we receive from you as follows:

Providing and Improving Our Website

We may use the PII you provide to us along with any computer information we receive to provide our Website to you as well as to make improvements to it.

Communications and Email Alerts

When we communicate with you about our Website, we will use the email address you provided when registering as a Member. We may also send you Website alerts regarding your use of our Website. Finally, we may also send you emails with promotional information about our Website or offers from us or our affiliates, unless you have opted out of receiving such information. You can change contact preferences at any time through your account. While you can opt-out of promotional messages, you cannot opt-out of receiving Website alerts.

Sharing Information with Affiliates and Other Third Parties

We do not sell, rent, or otherwise provide your PII to third parties for marketing purposes. However, we may use your Non Personal Information for data aggregation purposes which might be sold to other parties at our discretion. Any such data aggregation would not contain any of your PII. We may provide your PII to affiliates that provide services with regards to our Website (i.e. payment processors, webhosting companies, etc.); such affiliates will only receive information necessary to provide the respective Websites and will be bound by confidentiality agreements limiting the use of such information.

Community Discussion Boards

Our Website may offer the capability for Users to communicate with each other through online Community Discussion Boards. We do not filter or monitor what is posted on such discussion boards. If you chose to post on these discussion boards, you should use care when exposing any PII as such information is not protected by our Privacy Policy nor are we liable should you choose to disclose PII through such postings.

Legally Required Releases of Information

We may be legally required to disclose your PII, if such disclosure is (a) required by subpoena, law, or other legal process; (b) necessary to assist law enforcement officials or government enforcement agencies; (c) necessary to investigate violations of or otherwise enforce our Legal

Terms; and/or (d) necessary to protect us from legal action or claims from third parties including you and/or other Members.

Disclosures to Successors

If our business is acquired or merges, in whole or in part, with another business that would become responsible for providing the Website to you, we retain the right to transfer your PII to the new business. The new business would retain the right to use your PII according to the terms of this Privacy Policy as well as to any changes to this Privacy Policy as instituted by the new business.

Changing Your Information

You may change your PII at any time using facilities found on our Website. If you need assistance with updating your PII or removing yourself from our mailing lists, just send us an email with your request or contact us using the Contact us information found on our Website.

Opting Out of Sharing Information

You can always opt out of future unaffiliated third-party disclosures of your information. Such opt-out will not affect disclosures otherwise permitted by law including but not limited to: (i) disclosures to affiliates; (ii) disclosures to third-party service providers who provide certain services for our business, such as credit card processing, computer system services, shipping, data management, or promotional services; (iii) disclosures to third parties as necessary to fulfill your requests; (iv) disclosures to governmental agencies or law enforcement departments or otherwise required to be made under applicable law; (v) previously completed disclosures to third parties; or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept.

Google Analytics

Our website uses "Google Analytics" to collect information about the use of our site. Google Analytics collects information such as how often users visit our site, what pages they visit when they do so, and what other sites they used prior to coming to our site. We use the information we get from Google Analytics to improve our site. Google Analytics collects only the IP address assigned to you on the date you visit our site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit our site, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to our site is restricted by the Google Analytics Terms of Use. <http://www.google.com/analytics/terms/us.html>

You can prevent Google Analytics from recognizing you on return visits to this site by [disabling cookies](#) on your browser. <https://tools.google.com/dlpage/gaoptout>

"Do Not Track" Settings

Some web browsers have settings that enable you to request that our Website does not track your movement within our Website. Our Website does NOT obey such settings when transmitted to and detected by our Website.

Change and Turn off tracking features in your browser. You can turn off tracking features and other security settings in your browser by visiting the following links:

For Internet Explorer visit: <http://goo.gl/0tal7I>

For Mozilla Firefox visit: <http://goo.gl/1Kxt91>

For Google Chrome visit: <http://goo.gl/NQIkqE>

For Safari visit: <http://goo.gl/7XC0zL>

Google Analytics Opt-out Browser Add-on. Google provides a free add-on to most major browsers that you can install to prevent your data from being collected and used by Google Analytics. Visit the following link to download the free Google Opt-out Add-on Tool: <http://goo.gl/Ls82zv>

Protecting Your Child's Privacy

We follow the Children's Online Privacy Protection Act (COPPA). Even though our Website is not designed for use by anyone under the age of 18 (child), we realize that a child may attempt to access our Website. We do not knowingly collect PII from a child. If you are a parent or guardian and believe your child is using our Website, please contact us. We may ask for proof of identification before we remove any information to prevent malicious removal of account information. If we discover on our own that a child is accessing our Website, we will delete the information as soon as we discover it, we will not use the information for any purpose, and we will not disclose the information to third parties. You acknowledge that we do not verify the age of our users nor do we have any liability to do so. If you are a child, please seek the permission of a parent or guardian before accessing our Website.

Our Email Policy

Our affiliates and we fully comply with the federal CAN-SPAM Act. You can always opt out of receipt of further email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third-party without your permission.

Our Security Policy

We have taken steps to build our Website using encryption and authentication tools to protect the security of your PII. When we collect your PII through our Website, we will encrypt our PII before it travels over the Internet using industry standards for conducting secure online transactions. We also use industry-standard technologies such as secure routers and fire walls to help protect your PII. Unfortunately, we cannot fully guarantee secure data transmission over the Internet because of its nature. Once we receive your PII, we have industry-standard security measures in place to protect against the loss or misuse of your PII, though again, we cannot fully guarantee against such loss or misuse.

We strongly urge you to protect any password you may have for our Website and not share it with anyone. You should always log out of our Website when you are done using it, especially if you are sharing a computer with someone else or are using a computer in a public place.

Use of Credit Cards

You may have to provide a credit card to buy products and services from our Website. We use third-party billing services and HAVE NO CONTROL over these services. We use our commercially reasonable efforts to make sure that your credit card number is kept STRICTLY CONFIDENTIAL by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

Changes to Our Privacy Policy

We reserve the right to change this privacy policy at any time. If our company decides to change this Privacy Policy, we will post those changes on our website so our users and customers are always aware of what information we collect, use, and disclose. If at any time we decide to disclose or use your personally identifiable information in a method

different from that specified at the time it was collected, we will provide advance notice by email (sent to the email on file in your account).

Otherwise, we will use and disclose our users' and customers' personally identifiable information in agreement with the Privacy Policy that was in effect, when their information was collected. In all cases, your continued use of our website or our services and products after any change to this Privacy Policy will constitute your acceptance of such change.

Questions about Our Privacy Policy

If you have any questions about our Privacy Policy, please contact us using the Contact us information found on our Website.

Last Revised 03/16/2015

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<http://www.DisclaimerTemplate.com>