

## **MTN Privacy Policy**

We collect several types of information on our Site. We collect "Personal Information", which generally speaking is information that can be used to identify you individually, such as your name and address. We also collect "Non-personal Information", which is information about you that does not itself identify you individually. Examples of Non-personal Information include age range and gender. We also collect "Aggregate Information", which is information about use of our site, such as pages visited on our Site. The information we collect depends on what services you use on our Site. The following is a more detailed explanation of these types of information as well as when and how we collect and use it.

### **Personal and Non-Personal Information**

**Registration and Transactional Data.** When you register on our Site, we may collect and store information related to your account including user name and user password. When you make purchases from our Site, we may collect purchasing information such as product orders, shipping address(es), and credit card information.

### **Surveys**

From time-to-time we may post surveys on our Site. The surveys may request demographic information (such as age range, gender, areas of interest, and familiarity with Money Talk Network content, products and services) and customer feedback. Participation in these requests is completely voluntary and with each request you will have the choice of whether or not to disclose information. Such survey information will be used to improve the overall experience on MoneyTalkNetwork.com.

### **Customer Service Correspondence**

We may collect information that identifies you personally when you submit comments, questions or suggestions to our Customer Service department.

### **Interactivity**

Our Site may have chat rooms, discussion boards, rating systems and other interactive technologies that allow individual comments and messages to be tied to a guest's name or e-mail address. Any information you post in such forums is public information and Money Talk Network cannot control what uses third parties may make of personal information you share in such forums.

### **Private Messaging**

Your account will allow you to access our "Private Messaging" system. Although this system allows you to contact other members directly without your messages being publicly viewable by all site visitors, your private messages are openly accessible to Administrators of our site. Your private messages may be accessed at any time for the purposes of site administration, legal inquiries, or investigating your account for violations of our [member conduct rules](#).

### **Resumes**

If you are interested in applying for a job with Money Talk Network, we may collect your resume. Resumes you submit for job applications will not be used for marketing purposes.

Use of Your Personal and Non-Personal Information Except as disclosed in this policy, we do not sell information that identifies our guests personally or makes it possible for other parties to contact them directly without our guests' consent. We may use, sell, disclose, or otherwise dispose of Personal Information we collect in the following circumstances:

- **Internal Analysis and Promotions.** We may use information about you for our own internal statistical, design, operational purposes such as to estimate our audience size; measure aggregate traffic patterns; and understand demographic, customer interest, purchasing and other trends among our guests and customers. We may also use your Personal Information for the marketing and/or promotion of our products or services. We may outsource all of these tasks to third parties on a confidential basis. If you do not want to receive our promotional materials, you may unsubscribe by sending an email with "Unsubscribe" in the subject line to [Mike@moneytalknetwork.com](mailto:Mike@moneytalknetwork.com).
- **Transaction Processing.** We may use your Personal Information to create a convenient and easy-to-use shopping process that includes an online "shopping cart" that allows you to track selected products and proceed through purchase.
- **Legal Requirement.** We may disclose personal information if required to do so by law or in the good-faith belief that such action is necessary to:
  1. conform with the law, respond to claims or comply with legal inquiries about the content of your posts;
  2. protect and defend our rights or property, the Site, our employees, guests or the public.
- **Company Sale.** Information collected through our Site is considered a trade secret of Money Talk Network. As the owner of such information, we may disclose or sell such information as an asset of the company in conjunction with the sale to a third party of our company or a portion of our assets.

#### Aggregate Information

We collect Aggregate Information about you and your use of our Site whenever you visit us online. For instance, we may collect various forms of "click stream" information such as entry and exit points for our Site (i.e., referring URLs or domains), site traffic statistics, page views, impressions, and operating system and browser type. In addition, when users request pages on our Site, our servers may log their IP addresses. An IP address is a number that is automatically assigned to your computer whenever you are surfing the Web.

We also use third-party software that tracks traffic directed to MoneyTalkNetwork.com from affiliate Web sites and the purchases that result from this traffic. This information is aggregated and is not tied to an individual purchase.

This Aggregate Information generally will not personally identify you or be correlated to you individually for external purposes. We may collect, compile, store, publish, promote, report, sell,

or otherwise disclose or use any and all Aggregate Information, provided that, such information does not personally identify you. When we share such information with other companies, it is not traceable to any particular user, and will not be used to contact you. If we do correlate any Aggregate Information to you, such information will be treated like any other personal identifying information under this policy.

#### Cookies

We make use of "cookies" on our Site. Cookies are small text files that are stored on a user's computer by a Web server based on the permissions set in a user's browser software. A cookie itself is not designed or intended to read any information from a user's computer (other than the contents of the cookie); rather, it is an identifier used by the Web site that originally placed it on your hard drive. The actual contents of the cookie information can be retrieved by the same server to identify the computer and subsequently to customize, monitor, or regulate the use of a site based on information stored on the host server. Therefore, cookies only identify the user's computer to the Web site which may correlate other information, including personally identifying information, with the cookie.

We use cookies to allow us to automate access and data entry functions of our Site such as login information, correlate online ordering information for purchases you may make while at the Site (if any), tailor the Site to your preferences or interests, or customize promotions or marketing. In addition, cookies allow us to track use of the Site to determine those areas which are useful or popular and those that are not thereby enabling us to improve and update the Site effectively.

You may adjust your Web browsers to either alert you of the use of cookies or refuse to accept cookies entirely. For Internet Explorer or AOL users, you can click on the "Start" button and then select Control Panel, Internet Options and the Security tab. If you click on the "Custom" button, you will be able to see the cookie options. For Netscape users, in the browser, select File, Preferences and then Advanced to view the cookie options. Be aware that if you elect not to accept cookies, some parts of the Site may not function properly or permit access.

#### Links to Other Sites

Please be aware that we provide links to third-party Web sites as a service to our guests, and that we are not responsible for the content or information collection practices of those pages. Please note that these Web sites' privacy policies may differ from those of Money Talk Network. We encourage you to review and understand their privacy practices before providing them with information.

#### Children

Our Site is a niche site for adults that is not designed nor intended to collect personal information from children under the age of 13. To respect the privacy of children and to comply with the Children's Online Privacy Protection Act, children under the age of 13 should not provide any Personal Information on this Site. We ask that parents supervise their children while online.

#### Security

We use commercially reasonable efforts to store and maintain Personal Information to protect it from loss, misuse, alternation or destruction by any unauthorized party:

- We encrypt order information, including credit card numbers, using Secure Sockets Layer (SSL) technology to ensure that our customers' information is safe as it is sent over the Internet to our server.
- Guest registration data can be accessed only with a valid guest name and password (which the guest selects during registration), or by authorized personnel within Money Talk Network. Therefore, you should not disclose your guest name or password to any unauthorized third parties. If your password is compromised, you should access your account and change your password immediately.

#### Access

If you wish to view, change or delete information in your MoneyTalkNetwork.com account, contact [mike@moneytalknetwork.com](mailto:mike@moneytalknetwork.com).

#### Opting-Out

If you do not want us to use your email address for our own marketing or promotional purposes, you can remove yourself from our e-mail list at any time: Send an email with “Unsubscribe” in the Subject Line to: [mike@MoneyTalkNetwork.com](mailto:mike@MoneyTalkNetwork.com).