

### **Last Modified November 2013**

#### **PRIVACY POLICY**

We respect your privacy and take your privacy seriously. For purposes of this Privacy Policy, each of the terms "we," "us," or "our" means KF Enterprises, Inc, a Delaware corporation, and the term Website, means this Website.

This Privacy Policy is incorporated into the <u>Terms of Use</u>. This Privacy Policy (together with our Terms of Use and any other KF Enterprises, Inc. ("KFE") documents referred to in this Privacy Policy and Terms of Use) describes the information we collect from You or that You provide on this Website and how that information may be used and disclosed by us. This policy applies to information we collect

- On this Website.
- In e-mail, text and other electronic messages between you and this Website.
- Through mobile and desktop applications you download from this Website, which
  provide dedicated non-browser-based interaction between you and this Website, if any.

This Privacy Policy does not apply to information collected through any medium other than this Website, collected offline, or collected by any person or entity other than us (such as a Third Party Website or Third Party, including the Guest Professionals on this Website).

Please read this Privacy Policy and <u>Terms of Use</u> carefully to understand our practices and policies regarding your personal information and how we will treat your personal information. By accessing or using this Website, in any manner, including without limitation, becoming a KFE Member, or accessing or using the KFE Content or Materials provided on this Website, you accept and agree to this Privacy Policy and Terms of Use. We may change this Privacy Policy from time to time and your continued use of the Website, in any way, constitutes your acceptance and agreement to any changes. Therefore, please review this Privacy Policy from time to time to review the current version.

### **CHILDREN'S PRIVACY**

If you are under the age of 13, please do not send any information about yourself to us or on this Website, including your name, address, telephone number or email address. You must be at least 13 years of age to register with or use certain portions of this Website. Simply, this Website is not intended for children under 13 years of age.

Protecting the privacy of children is especially important to us. For that reason, we never collect or maintain information at our Website from those we actually know are under 13, nor do we allow registration of users under the age of 13. In the event we learn we have collected or received personal information from a child, we will delete that information and otherwise comply with the requirements of the Children's Online Privacy Protection Act and applicable law. You authorize KFE to collect such information subject to this Privacy Policy. If you believe that we may have information from or about a child, please contact us at: <a href="mailto:customerservices@kickfannie.com">customerservices@kickfannie.com</a> (the subject line should read: Children's Privacy).



#### THE INFORMATION WE COLLECT ABOUT YOU

While using our Website, You may have the opportunity to register as a KFE member, make requests, and post content.

# Personally Identifiable Information

Accordingly, depending on the process, you may be asked to provide the following types of Personally Identifiable Information:

- Name
- Address
- Email
- Phone Number (including cell phone)

We may also retain the details of purchases or other transactions or payments made with us or with some of our business affiliates on our Website, if any. However, we agree that we will only keep your payment source account number if we first obtain your consent.

The following are the certain situations in which we may collect this Personally Identifiable Information:

- When you create a user log-in account or password
- When you fill out forms or fields on this Website
- When you communicate with us or request information about us, this Website, our services, whether via email or other means;
- When you participate in surveys;
- When you participate in any of our marketing initiatives, including contests, events, and promotions, if any;
- When you participate in forums or provider User Generated Content or Submissions, as defined in the Terms of Use;
- Your search queries on our Website.

We may also collect Personally Identifiable Information about you from sources other than you, such as forums, instant messaging services, blogs, other users of our Website and our business partners, if any.

If you use any function of this Website allowing you to send content to another person, then please be aware that: (a) we may display your email address to this person; and (b) we may use information you provide about this person to facilitate the communication, and as otherwise set forth in this Privacy Policy.

### Non-Personally Identifiable Information

We may collect additional information that is Non-Personally Identifiable such as:

- Age
- Gender or other demographic information
- General Location Information or Zip Code
- Birth date
- Job and Occupation
- Information regarding your preferences and usage



• Information regarding your Internet connection, the equipment you use to access this Website, and your usage details

Understand that although this type of information is not by itself Personally Identifiable Information, if we link this information with Personally Identifiable Information or in a manner that identifies a particular individual, then we will treat it as Personally Identifiable Information.

#### YOUR CREDIT CARD INFORMATION

KFE does not retain y our credit card information. Your credit card information is handled through Wells Fargo merchant services and will be subject to privacy policy, terms of use, and security of Wells Fargo. KFE is not responsible and has not liability of any kind in connection with for the actions or inactions of Wells Fargo or its handling of your credit card information, including without limitation, any breaches of security of your credit card information by or through Well Fargo merchant services.

## CERTAIN SITUATIONS IN WHICH WE MAY COLLECT NON-PERSONALLY IDENTIFIABLE INFORMATION

- Web Statistics and Shared Data Usage Details and IP Address. This includes but is not limited to traffic data, location data, logs, the resources that you access while signed-in or using the Website, and information about your computer and Internet connection, including your IP address, operating system and browser type. We may use this information for system administration and to report aggregate information to our advertisers or business partners, if any. For instance, we may tell an advertiser that X number of individuals visited a certain area on our Website, or that Y number of men and Z number of Women filed out our registration form, but we would not disclose anything could be used to personally identify those individuals.
- **Cookies**. Cookies are pieces of information that a website sends to your computer while you are viewing a website.
  - **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.
  - Flash Cookies. Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies.

We may set and access cookies on your computer to track and store preferential information about you. The use of cookies allows you to avoid logging in more than once, thereby saving time. Your Internet browser may allow you to disable or refuse to accept Cookies by changing the preference settings on your web browser. If you choose to disable Cookies, you will still be able to use our Website; however, you may not fully take advantage of certain automation and other functionality features available on this Website. By using or accessing this Website, you consent to our placement of Cookies on your computer.



• **Web Beacons**. Web Beacons are electronic images, tags or scripts that allow a website to access Cookies and help track general usage patterns of Users and Visitors to a website. Web Beacons can recognize certain types of information, such as cookies, time and date of a page view, and a description of the page where the Web Beacon is placed. We may use Web Beacons to compile information regarding use of this Website.

The information collected by these technical methods alone, cannot be used to determine your identity. However, if such information may be combined in such a way that makes it Personally Identifiable Information. If this happens, we will treat the combined information as Personally Identifiable Information.

### **HOW WE USE YOUR INFORMATION**

We may use your Information, including your Personally Identifiable Information, to:

- Present our Website and its contents to you;
- Provide you with information, products or services that you request from us;
- Confirm and complete transactions requested by you;
- Fulfill any other purpose for which you provide it;
- Provide you with notices about your account including expiration and renewal notices;
- Carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection;
- Notify you about changes to our Website or any products or services we offer or provide though
  it;
- Allow you to participate in interactive features on our Website;
- Contact you to verify the information you provided to us;
- Provide customer support (including responding to your requests), troubleshoot and resolve problems and disputes;
- Understand and anticipate your needs and preferences;
- Protect the security and integrity of this Website;
- Conduct internal reviews of the Website and administer the Website's Systems;
- Comply with, monitor compliance, and enforce this Privacy Policy, our Terms of Use and any other applicable agreement or policies;
- Develop, enhance, market and promote KFE, including KFE Membership and content;
- Provide you with materials and offer personalized information to you;
- Manage our business operations;
- Meet any legal and/or regulatory requirements;
- Use your User Generated Content as provided in our Terms of Use; and/or
- For other purposes as my be disclosed when you provide Personally Identifiable Information or in this Privacy Policy; and/or
- For any other purpose with your consent.

## WHEN WE MAY DISCLOSE YOUR PERSONALLY IDENTIFIABLE INFORMATION TO OTHERS

We may disclose your Personally Identifiable Information as follows:

- As required by law or ordered by a court, regulatory, administrative, or governmental agency;
- To our affiliated businesses, contractors, service providers, and other third party vendors so that they may provide support to us for our internal and business operations, including for the



handling of data processing, data storage, surveys, research, marketing, delivery of promotional or transactional materials, and the administration, maintenance and security of this Website;

- As we deem necessary, and in our sole discretion, if we believe that you are violating any
  applicable law, rule or regulation, or are interfering with another's rights or property, including
  without limitation our rights or property;
- To fulfill the purpose for which you provide it. For example, if you give us an e-mail address to use a "e-mail a friend" feature of our Website, we will transmit the contents of that e-mail and your e-mail address to your designated recipients;
- To third parties to market their products or services to you <u>unless</u> you have opted out of these disclosures. To opt-out from these disclosures, you must email us at: <a href="mailto:customerservice@kickfannie.com">customerservice@kickfannie.com</a> (the subject line should read: Marketing Disclosures Opt-Out).
- To enforce our Terms of Use, this Privacy Policy, and any other applicable agreements and policies;
- To enforce and protect our rights;
- For any other purpose disclosed by us when you provide the information;
- In connection with a Business Transfer, as defined below; and
- With your consent, for any other purpose.

#### **GOVERNMENT ACCESS AND RETRIEVAL OF YOUR INFORMATION**

Also understand that there may be times when the government accesses your information, including Your Personally Identifiable Information, without our knowledge or control. We cannot be responsible or have liability of any kind in connection with any such government access or retrieval of information.

## **SECURITY MEASURES NOT GUARANTEED**

Although we use security measures as explained in the Data Stored on our Servers & Website Security Section of our <u>Terms of Use</u> to protect the data on our Website and your Personally Identifiable Information we collect through this Website, we cannot ensure or guarantee that your Personally Identifiable Information will only be disclosed as described in this Privacy Policy. By way of example only, and by no means a limitation of the foregoing, we may be forced to disclose Personally Identifiable Information to the government or third parties under certain circumstances Therefore, notwithstanding anything to the contrary within this Privacy Policy, our Terms of Use, or any other applicable agreement or policy, **you use this Website at your own risk** and we do NOT promise or guarantee, and you should not expect, that your Personally Identifiable Information will always remain private. In the unlikely event that an unauthorized third party compromises our security measures, we will not be responsible for any damages directly or indirectly caused by an unauthorized third party's ability to view, use or disseminate such information.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be



careful about giving out information in public areas of the Website like message boards. The information you share in public areas may be viewed by any user of the Website.

#### **BUSINESS TRANSFERS**

Nothing in this Privacy Policy is intended to interfere with our ability to transfer all or part of our business, equity, and/or assets (including this Website) to any third party at any time, for any purpose, without any limitation, without notice, and without any compensation to you whatsoever. Therefore, we expressly reserve the right to disclose, lease, sell, assign or transfer your Personally Identifiable Information collected through this Website, and of its databases, including any Personally Identifiable Information contained in such data bases, to third parties in connection with a "Business Transfer." A "Business Transfer" means any sale, acquisition, merger, acquisition, consolidation, reorganization, bankruptcy or other corporate change involving KF Enterprises, Inc., even if the Business Transfer is only to be considered and regardless of whether the Business Transfer goes through or relates to a part or all of KF Enterprises, Inc.

### **NETWORKING ADVERTISING**

We may participate in or use advertising networks, such as third party advertising servers, advertising agencies, technology vendors and research firms. We may use these third-party advertising networks for marketing, advertising, and promotional purposes, as well as to serve advertisements to you. Advertising Networks often use "Online Behavioral Advertising," which means they gather data about consumers who view advertisements to make inferences about a consumer's interest and preferences, which enables their computers to deliver advertisements directly targeted to the consumer's specific interests or preferences. For example, a third-party Advertising Network may collect the type of Internet browser you use, the type of computer operating system you use, the domain name of a website you visit, whether or not you visit specific pages of this website and other websites, the location of your Internet service provider's presence, the date and time of a visit to a website and other interactions between you and a website. As explained below you can prevent Advertising Networks from collecting information about you.

We do not control these third party advertisers' tracking technologies or how they may be used. If you have any questions about an advertisement, you should contact the advertiser directly.

### THIRD PARTY WEBSITES NOT SUBJECT TO THIS PRIVACY POLICY

Our Website may contain links to third party websites ("Linked Websites"). We are not responsible for the privacy practices or the content of the Linked Websites. If you choose to visit other websites, we are not responsible for the privacy practices or content of those other websites, including any Linked Websites, and it is your responsibility to review the terms of use and the privacy practices of those websites to confirm that you understand and agree with their privacy practices.

## YOUR INFORMATION IN THE PUBLIC FORUM NOT SUBJECT TO THIS PRIVACY POLICY

We may also make its blogs, videos, messaging, chat rooms or other public forum (collectively referred to as "Public Forum") available to you on our Website. You understand and agree that any information you disclose such as your User Generated Content in the Public Forum becomes public information, and accordingly, such information is not subject to Privacy Policy. You publish or contribute any information or content of any kind in the Public Forum at your own risk; we make NO promises or guarantees of any kind as to your information or content of any kind in the Public Forum. We have no control over its use and you should exercise caution when deciding to disclose any personal information in the Public Forum. If you delete your User Generated Content from the Website, copies of your User



Generated Contents may remain viewable in cached and archived pages, or might have been copied or stored by other Website users. Proper access and use of information provided on the Website, including your User Generated Content, is governed by our terms of use. Please review the restrictions and guidelines as to your User Generated Content, as defined and set forth in the Terms of Use.

## WHAT YOU CAN DO ABOUT OUR USE OF CERTAIN INFORMATION

Below are some mechanisms that provide you with control over your certain information:

- **Cookies**: If you do not wish to collect Cookies, you may set your browser to refuse Cookies, or to alert you when Cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you do so, please note that some parts of this Website may then be inaccessible or may not function properly.
- Email Offers from Us: If you do not wish to receive email offers or newsletters from us, you can opt-out of receiving email information from us (other than emails related to the completion of your registration, correction of your data, change of password and other similar communications essential to your transactions on this Website) by using the unsubscribe process at the bottom of the email.
- Online Behavioral Advertising (Network Advertisers): Certain third-party Advertising Networks that deliver Online Behavioral Advertising are members of the Network Advertising Initiative ("NAI"). You can prevent NAI member companies from collecting preference data about you by going to <a href="http://www.networkadvertising.org/choices/">http://www.networkadvertising.org/choices/</a> and following the NAI's directions. Note that if you opt through the NAI, you will still receive advertising. In addition, if you opt out through the NAI and later delete your Cookies, use a different browser or buy a new computer, you will need to renew your opt-out choice.
- Third-Party Marketing to You: If you do not want us to provide your information to third
  parties so they can market their goods or services to you, you can you must email us at:
  <a href="mailto:customerservice@kickfannie.com">customerservice@kickfannie.com</a>, and the subject line should read: Marketing Disclosures OptOut.

## **ACCESSING AND CORRECTING PERSONAL INFORMATION**

If this Website allows you to create an account with us, then you can review and update your Personal Information by logging into this Website, visiting your account profile page and making changes.

### **OPERATION OF THIS WEBSITE IN THE UNITED STATES**

This Website is operated in the United States. If you are located outside of the United States, please be aware that the information you provide to us will be transferred to the United States. By accessing or using this Website or providing us with your information, you consent to this transfer.

### **CHANGES TO THIS PRIVACY POLICY**

We reserve the right, at any time and without notice to add to, change, delete portions of, update or modify this Privacy Policy, by posting such addition, change, deletion, update or modification on this Website. Any such change will be effectively immediately upon our posting. By continuing to access or use this Website, including providing us with your information, you accept and agree to any and all such



changes. The date on which this Privacy Policy was last update will be noted immediately above this Privacy Policy.

### SPECIAL NOTIFICATION TO CALIFORNIA RESIDENTS

Individuals who are residents of California and who have provided their Personally Identifiable Information to us may request information regarding our disclosures, if any, of their Personally Identifiable Information to third parties for direct marketing purposes. Such requests must be submitted to us via email at <a href="mailto:customerservice@kickfannie.com">customerservice@kickfannie.com</a>, (the subject line should read: Notification of California Residents.

Your California Resident Privacy Request must contain the reference "Request for California Privacy Information" on the subject line and in the body of the message and must include the email address for us to send our response. This Request may be made only once per calendar year. We reserve our right not to respond to requests submitted other than to the address specified in this paragraph.

### **CONTACT US**

If you have any questions or concerns about this Privacy Policy or your dealings with our Website,

Attention: Customer Service customerservice@kickfannie.com

**UNSUBSCRIBE TO KFE EMAILS AND NEWSLETTERS** 

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