

Privacy Policy

Disclaimer:

Your Privacy Rights / Effective Date

This Privacy Policy shall apply only to individuals and solely to information collected by this Web site. This Privacy Policy is effective as of January 1, 2006 ("Effective Date") and applies to personal and financial information submitted on this Web site on or after the Effective Date.

Our Commitment to Privacy

Your privacy is important to us, as well as to our subsidiaries and affiliates (collectively, "we," "us" or "our") and we are committed to treating your personal information responsibly. To better protect your privacy, we have posted this notice explaining our online information gathering and dissemination practices and the choices you can make about the collection and use of the personal information you submit using the Web site on which this Privacy Policy is posted. Use of this Web site constitutes your consent to our collection and use of personal data in accordance with the terms hereof. We use industry standard safeguards to protect the confidentiality of personal information we collect from visitors to this Web site. Personal information collected is accessible only by designated staff or agents of our organization who are also bound to this statement, except as expressly described below. However, it is important to recognize that "perfect security" does not exist on the Internet. While we endeavor to maintain appropriate physical and electronic procedures and safeguards to protect information collected from this Web site, we cannot guarantee the confidentiality of any information that you disclose online and transmit to us, and you understand that you do so at your own risk.

Personal Information We Collect

We will not collect any personally identifiable information about you through this Web site unless you provide it to us voluntarily, with the exception of your computer's IP address. The information we collect will vary depending on how you use this Web site. On some pages you can register or request to receive materials, announcements and other information from us or from others. The types of personal information collected may include, without limitation, your name and contact information (such as your postal address, zip code, phone number or e-mail address), your gender, the number and/or ages of members of your household or business, information about the type of properties you are interested in and other general information relating to product preferences, personal interests, household income or areas of interest on our Web site. We do not collect or maintain information from those we know to be under the age of 18. We will not contact children under age 18. In addition to the information provided by Web site visitors, our computers automatically receive and record information from your Internet browser, including your IP address, cookie information, and the pages you request (see "Cookies and Other Tracking Methods").

Use and Disclosure of Your Information

We use information you provide on an aggregated basis to do such things as enhance our site and better understand the profile of our online audience. We may also use this data, both aggregate and personal to you, to enhance your site experience on our site by displaying content and marketing messages that we believe will be of interest to you. In some cases we use your personal information to send newsletters to you that you request. We may use your information within our franchise organization to provide information you have requested about our service and product offerings and to enable representatives of our organization to follow-up with you on your requests. We may also use your information for market research purposes. In doing so, we may reproduce, publish, broadcast or post such information to third parties.

Limited Sharing and Disclosure of Information

We do not sell or rent your personal information or share your personal information with other people or nonaffiliated companies, except with your permission, or under the following limited circumstances:

- We may need to share the information or send the information to trusted partners who work on our behalf under confidentiality agreements in order to provide the information, product or services you have requested or to help us communicate with you about offers (provided that these companies do not have any independent rights to use the personally identifiable information we provide to them beyond what is necessary to assist us, unless they have your consent to do).
- We may share aggregated, non-personally identifiable information about our users with service and product providers for marketing and promotional purposes.

- We may store and disclose personal information as allowed or required by applicable law, including making disclosures in order to respond to subpoenas, court orders, or legal process.
- We may establish or exercise our legal rights or defend against legal claims as necessary or advisable to protect the rights, safety or property of our communities or others and to conform to legal or regulatory requirements.
- We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of the Web site terms of use, or as otherwise required by law.
- We transfer information about you if this company is acquired by or merged with another company.
- Third parties (hackers) may unlawfully intercept or access information or confidential transmissions.

Use of Links

This Web site may contain links to third-party Web sites for retailers, service providers and others, are provided solely as a convenience to viewers and not as an endorsement of such sites. While we try to only provide links to Web sites maintained by reputable organizations, you should be aware that these third parties might be able to gather information from and about you if you visit their Web sites. In these cases, those third parties will use such information in accordance with their own privacy policies, which may differ substantially from our policy. We assume no liability for the privacy practices of such sites and are not responsible for the availability or content of, any off-site pages or any other sites linked to our Web site. Linking to off-site pages or other sites is at your own risk.

Cookies and Other Tracking Methods

"Cookies" are pieces of information stored on your computer. We use cookies or, in a limited number of cases IP addresses, for a number of reasons. They allow us to better understand how individuals use our site and can help us improve our Web site or a marketing message to better match your needs and interests. Cookies can also help you remember your user name and password on protected areas of Web sites. You are always free to decline our cookies and continue to use our Web site if the tools in your browser permits, but some parts of our site may not work properly or as efficiently if you do.

Correcting Your Personal Information-- Opt-Out Right

We make every effort to keep your information current and accurate. Thus, we ask that you notify us in the manner described below of any changes to your personal information.

Please notify us of any changes to your personal information via e-mail, telephone or postal mail at the address shown in the last section of this Privacy Policy.

You may request to be removed from our email list by clicking the "unsubscribe" link in any email you receive from us. Or, you may notify us via e-mail, telephone or postal mail at the address shown in the last section of this Privacy Policy. If you elect not to receive any future contacts from us, we will endeavor to remove your name from our email list within 10 business days.

Notification of Changes

This Privacy Policy may be updated and modified by us at our discretion. If we decide to change our Privacy Policy or if we make any material changes in our privacy practices that affect user information already collected through our site, we will post a notice of those changes on our Homepage. We will use information in accordance with the Privacy Policy under which the information was collected. If you do not agree to any provision of this Privacy Policy, or any update or modification thereto, please do not use our Web site.

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