

# Genesis Financial Technologies, Inc. Privacy Policy

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## **1.0 Applicability.**

Genesis Financial Technologies, Inc. (GENESIS) Privacy Policy ("Privacy Policy") covers GENESIS' treatment of information that we collect and maintain about you in connection with your use of the Websites and your use of our products and services. This policy does not apply to the practices of companies that GENESIS does not own or control or to individuals whom GENESIS does not employ or manage, including operators of sites you may link to or from the Websites or from which you link to the Websites. By using the Services and/or accessing our Websites, you are acknowledging that you have read and understood this Privacy Policy and consent to the practices described herein. In addition, if you register as a user of any of the features of our Websites (a "Subscriber"), during the registration process (and from time to time as GENESIS may require) you may be prompted to click an "I Accept," "Submit" or similar button, which further confirms your consent to the practices described in this Privacy Policy.

## **2.0 Scope of Policy**

This Privacy Policy applies only to information you provide to us online or that we obtain in connection with your use of the Websites (or any service offered through the Websites) or through any websites that we operate or acquire. It does not apply to information obtained offline or through other non-electronic means.

## **3.0 What Information We Collect and Use**

GENESIS reserves the right to use and control the information collected on the Websites. We will not share this information with any third party, other than as disclosed in this Privacy Policy. GENESIS collects information from users at different points on our Websites and through our software, as follows:

**3.1. Registration:** In order to subscribe to GENESIS products, forums, and services, we require that you complete a registration form. This form may ask for contact information, such as name, address, email address, telephone number, company name, passwords, fax number and other basic contact information ("Registration Information"). You agree to notify GENESIS of any change to your billing address within thirty (30) days of such change.

**3.2. Orders and Requests:** When you subscribe to a GENESIS, product or service, we request the appropriate billing information on our order form. This information includes your credit card number, expiration date and billing address ("Order Information"). Order Information is kept with your Registration Information in a database and will be retained for future purchases and monthly billing. You may also provide personal information to us when you voluntarily communicate with us, such as for requesting information or submitting an application for employment. We may retain such information for use and disclosure consistent with this Privacy Policy.

**3.3. Genesis Financial Technologies, Inc's Software:** While accessing and operating a GENESIS product, the GENESIS software will record general statistical and tracking information, such as the date and time a client accesses his or her product and the time spent using it. The GENESIS software transfers this information to GENESIS' servers, and such information is used exclusively for internal resource management purposes.

**3.4. Other: Genesis Financial Technologies, Inc** may automatically

receive and record information in our server logs from your browser, including your IP address (the Internet address of your PC), your computer's name, the type and version of your web browser, referrer addresses and other generally-accepted log information. We may also record page views (hit counts) and other general statistical and tracking information, which will be aggregated with that of other users in order to understand how our Websites are being used.

**3.5. Cookies:** A cookie is a small amount of data, which often includes unique, but anonymous, code, which is sent to your browser from a website's computers and stored on your computer's hard drive. Cookies can be used to provide you with a tailored user experience and to make it easier for you to use the Websites upon a future visit. GENESIS will also use cookies to recognize you when you return to our Websites. Most web browsers are set to accept cookies by default, though you can manually disable the cookies feature of your browser. You should review the online documentation of your browser or consult with the provider of your browser for instructions on how to disable cookies. Please note that if you disable cookies on your computer, some parts of the Websites may not function properly.

**3.6. Partners:** GENESIS may enter into agreements with other companies that market software or services that either function similarly to GENESIS software or that enhance or extend GENESIS's functionality. Some of these may be third party products that may utilize components of GENESIS software. Under the terms of these agreements, we may be required to collect information about your sessions and your use of these third party products and share this information with these third parties.

**3.7. Service Agent:** A service agent is an entity that agrees to pay for the GENESIS services being provided to you. We have entered into contractual agreements with these providers governing the provider arrangement. Under the terms of these agreements, we may be required to collect information about your sessions and your use of your GENESIS product and share this information, along with your personally identifiable information, with the provider paying for your GENESIS service. This information is kept strictly confidential, and is not shared with other third parties, except as provided for in this Privacy Policy.

**3.8. Computer Configuration:** In order to determine whether your computer is supported by our system, we may collect certain anonymous information. This information includes, but may not be limited to, your operating system and browser, as well as the presence of the GENESIS software or other third party software on your computer. This information is kept strictly confidential and is not shared with third parties, except as provided in this Privacy Policy.

## 4.0 What We Do with Information We Collect and Use

In general, except as provided in this policy, we will not disclose your personally identifiable information to unaffiliated third parties without your express consent or allowing you to decline to permit the disclosure. There are, however, some limited circumstances in which we may need to disclose personally identifiable information about a user without express consent, including, but not limited to, the circumstances set forth below:

**4.1. Genesis Financial Technologies, Inc. Website Vendors:** We may employ other companies to perform functions on our behalf, such as fulfilling orders, providing customer service, sending print and electronic mail, processing credit card payments, or other functions necessary to our business. In order to allow these companies to perform their obligations, we may need to share your personally identifiable information with them. However, we will provide these companies with only that information necessary to perform their functions on our behalf, and we will not allow them to use your personally identifiable information for any other purpose.

**4.2. Resellers:** GENESIS may from time to time enter into agreements with companies that resell GENESIS' products or services, either on GENESIS' behalf, or on their own behalf on a private labeled basis and/or on a co-branded basis. Under the terms of these agreements, we may be required, and therefore we reserve the right, to share your personally identifiable information with such resellers. Once your personally identifiable information is provided to such resellers, it will no longer be covered by this privacy policy. In those instances, your personally identifiable information will be governed by the privacy policy of the resellers to whom it is provided. Notwithstanding the

foregoing, GENESIS will not share your Order Information with any reseller that is not billing you directly for the re-marketed, private labeled and/or co-branded GENESIS to which you subscribe.

### **4.3. Genesis Financial Technologies, Inc. Publishers,**

**Exchanges and Merchants:** GENESIS reserves the right to provide to publishers, exchanges, and other merchants for whom GENESIS sells or distributes products or services any personally identifiable information as is necessary to fulfill any requests you may make for their products or services. In addition, merchants of the products you purchase or to which you subscribe through GENESIS may request additional personally identifiable information from you. GENESIS will provide the merchants of such products the information you supply in response to those requests and, following such disclosure by GENESIS, your personally identifiable information will no longer be covered by this policy. In those instances, your personally identifiable information is governed by the privacy policy of the merchants whose products you have purchased or to which you have subscribed.

**4.4. Protection of Rights:** We may reveal your personally identifiable information to attorneys, private investigator organizations or law enforcement agencies if we believe that you have harmed or interfered with (or will imminently harm or interfere) other GENESIS users or anyone else violating (either intentionally or unintentionally) our Website Terms and Conditions of Use or infringing any of GENESIS's legal rights, or harming the legal rights, property, or health or safety of any other person.

**4.5. Required by Law:** GENESIS will reveal your personally identifiable information, to the extent we reasonably believe we are required to do so by law. If we receive legal process calling for the disclosure of any of your personally identifiable information we will attempt to notify you via the email address you supplied during registration within a reasonable amount of time before we respond to the request, unless such notification is not permitted.

## **5.0 Changing or Removing Personal Information; Opting Out**

To ensure that you have appropriate control over your personally identifiable information, you can contact GENESIS sales or billing department who will access your account to update and/or correct the information you have previously submitted.

In addition, we provide you with the ability to decline -- or "opt-out of" -- certain mailings and other materials we may offer.

Finally, if you request, we will remove your name and other personally identifiable information from our active databases. Please understand, however, that it may be impossible to remove this information completely, due to backups and records of deletions. If you wish to remove your name and other personally identifiable information from our database, please create an email with the term "Unsubscribe" in the subject line, and send the email to the address listed in Section 12.0 of this Privacy Policy. As an alternative, you may write to us with your request, at the mailing address set forth in Section 12.0. You will be removed from our databases generally within ten business days of our receipt of your request. You may also request to review or amend any personal information that we maintain about you, by sending a written request to the same address, subject to our verification of your identity acceptance of any proposed revision.

## **6.0 Communications to our Users**

**6.1. Genesis Financial Technologies, Inc.:** GENESIS sends emails and/or postal mailings to new subscribers and to provide to existing subscribers information regarding their specific GENESIS products. Periodically, GENESIS will send news and information to subscribers and other parties who have expressed interest in GENESIS and its products. You can opt out of receiving

these promotional communications. For so long as you use GENESIS products and services or otherwise maintain a business relationship with GENESIS, you may not opt out of receiving communications from GENESIS relating specifically to those products and services or business relationship.

**6.2. Third Parties:** Except as described in this Privacy Policy, we do not share personally identifiable information with anyone, unless we have informed you of a change to our Privacy Policy and given you the opportunity to then choose to opt out. GENESIS can no longer update any of your personally identifiable information once it has been transferred to such third parties and cannot implement or impose your opt out requests upon such third parties. Instead, you must either contact that third party or refer to its privacy policy to update your personally identifiable information or to let the third party know that you no longer want to receive promotional and/or marketing information about its products, services or offerings.

## **7.0 Security of Personally Identifiable Information**

GENESIS maintains controls to protect the financial information you provide us, including credit card details, during the product purchase process. These controls include: (1) the use of SSL encryption to safeguard information when transmitted from your web browser to GENESIS; (2) authentication security within the databases that store customers' credit card numbers; and (3) use of encryption of credit card numbers.

GENESIS employees are required to acknowledge that they understand and will strictly abide by our corporate policies with respect to the confidentiality of personally identifiable information. Moreover, GENESIS only gives access to databases containing personally identifiable information to employees on a need-to-know basis. Our security procedures are reviewed on a periodic basis to ensure that they remain current.

Accordingly, we have put in place security systems designed to prevent unauthorized disclosure of information you provide to us. These systems are structured to deter and prevent hackers and others from accessing this information. Due to the nature of Internet communications and evolving technologies, however, we cannot provide, and disclaim, assurance that the information you provide us will remain free from loss, misuse, or alteration by third parties who, despite our efforts, obtain unauthorized access.

## **8.0 Minors**

Persons under the age of eighteen (18) are not permitted to register for the GENESIS service and GENESIS does not knowingly collect, either online or offline, personally identifiable information from persons under the age of eighteen (18). If we learn that a child under the age of eighteen (18) has provided us with personally identifiable information, we will attempt to delete this information from our databases, subject to any technical limitations on our ability to do so.

## **9.0 Notification of Changes**

GENESIS reserves the right to change or modify this Privacy Policy from time to time, or to terminate this Privacy Policy. Your use of our Websites following any such change constitutes your agreement to follow and be bound by the Privacy Policy, as changed. If we make any significant changes regarding disclosure of personally identifiable information to third parties, we will attempt to notify you prior to the date the modified policy takes effect.

## **10.0 Relationship to Website Terms of Conditions**

Our obligations with respect to your use of the Websites are reflected in this Privacy Policy and our Website Terms and Conditions and any additional terms of services that may be applicable.

## **11.0 Your Consent**

By using our Websites, you consent to our collection and use of your information, in accordance with this Privacy Policy. If you do not agree with some, or all of the

terms of this Privacy Policy, you may not become a Subscriber, or otherwise visit our Websites.

## **12.0 Contact Us**

You may contact us for any reason by email or traditional mail at the following addresses, provided, however, if you wish to provide us with formal notice under our Website Terms and Conditions or our Privacy Policy, you must provide your notice in writing, either mail it to the address set forth below or the email address below:

### **By mail:**

Genesis Financial Technologies, Inc  
4775 Centennial Blvd, Suite 150  
Colorado Springs, Colorado 80919  
Attention: Customer Service

### **By email:**

[customerservices@genesisft.com](mailto:customerservices@genesisft.com)