

Financial Curves, Inc. Privacy Policy

This privacy policy was last modified on December 31, 2009.

We know that online privacy is important to our users and subscribers and you have a right to know how information we collect through this website will be used. We have created this privacy policy in order to demonstrate our commitment to privacy by helping you understand what kind of information we collect through our website as well as how we collect and use such information.

This policy contains important information that impacts our collection and use of your personal data. Please read this policy carefully. Use of this website is absolutely conditioned upon your reviewing, understanding, and agreeing to all of the information, disclosures, and disclaimers contained in (1) this Privacy Policy; and (2) our Terms of Use and the other policies governing your use of this website. By using our website, you consent to this privacy policy, our Terms of Use and the other policies set forth on our website. Please visit our Terms of Use which, among other things, establish the rules governing your use of our website and contain important disclaimers and limitations of liability relating to such use.

What information do we collect?

We collect information from you when you use our website, register, place an order for products or services, subscribe to any of our services, respond to a survey, or fill out a form.

In order to measure the usefulness and efficiency of our website, and in an attempt to provide a more pleasant and personalized on-line experience, we automatically track certain information from all visitors to the website. This information is compiled and analyzed on an aggregated basis, and we do not generally track anyone's personally identifiable information. The types of information we might track may include the Internet address that you came from, which Internet address you go to, what browser you are using, what operating system you are using and the domain name of your Internet service provider and your IP address. We may also track the total number of visitors to this site in an aggregate form to allow us to update and improve our website, but personally identifiable information is not extracted in this process.

When ordering, registering or subscribing on our website, you may be asked to enter your name, e-mail address, mailing address, phone number, credit card information and birthday. You may choose to visit our website without registering; however, unregistered users may not have access to the full functionality of the website.

Our website uses "cookies" to provide customer efficiencies such as automatically filling in standard information on return visits. "Cookies" are small pieces of information that are stored by your browser on your computer's hard drive. Most web browsers automatically accept cookies, but most browsers also allow you to configure your web browser to refuse cookies or to notify you before a cookie is set. You also can manually view (and delete) any cookies stored on your computer. You may visit our website without allowing the kinds of cookies described in

this privacy policy to be set, however you may not have access to the full functionality of the website without some or all of these cookies.

If you voluntarily send us any correspondence, such as e-mails or letters, we may retain such correspondence and any information contained therein for our records.

What do we use your information for?

The information we collect is used to improve the content and operation of our website, used to customize the content and/or layout of our pages for each individual visitor, used to notify user about updates to our website, used by us to contact users for marketing purposes, disclosed when legally required to do so, at the request of governmental authorities conducting an investigation, to verify or enforce compliance with the policies governing our website and applicable laws or to protect against misuse or unauthorized use of our website, to a successor entity in connection with a corporate merger, consolidation, sale of assets or other corporate change respecting the website.

In addition to the uses described above and any other use that may be permitted by law, the information we collect from you will be used the following ways:

- To personalize your experience (your information helps us to better respond to your individual needs)
- To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs)
- To process transactions
- To administer our promotions, surveys or other site features
- To send periodic emails, including electronic newsletters and updates
- To otherwise enhance your experience on our website

The e-mail address you provide for order processing, registration or subscription purposes, will only be used to send you information and updates pertaining to your orders or your subscriptions, if you forget or lose your password or any passcode, and other correspondence provided as part of our services or in connection with the administration of our website. We may also use your e-mail to send you e-mails that may include company news, updates, newsletters, related product or service information, discounts, special promotions etc., however, if at any time you would like to unsubscribe from receiving future emails, you may do so by following the detailed unsubscribe instructions at the bottom of each such e-mail.

How do we protect your information?

We use industry standard efforts to safeguard the confidentiality of your personally identifiable information, such as using a secured server, firewalls and encryption technologies. All highly sensitive/credit information that you supply is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our payment processor's database only to be accessible by those authorized with special access rights to such systems, all of whom are required to keep the information confidential.

After a transaction, none of your highly sensitive private financial information (e.g. credit cards, social security numbers and any other such information collected in connection with the transaction) will be stored on our servers.

Do we disclose any information to outside parties?

At this time, we do not sell or rent any personally identifiable information about you to any third party, although we may choose to do so in the future with third parties that we consider trustworthy. We may from time to time provide your information to trusted third parties who agree to keep such information confidential and who assist us in operating our website, conducting our business, or servicing you.

Non-personally identifiable information may be provided to third parties for marketing, advertising, or other uses.

We expressly reserve the right to disclose or report any of your information if we determine, in our sole discretion, that such disclosure is appropriate or necessary to comply with applicable laws, rules or regulations, to cooperate with any governmental or industry investigation, to perform any necessary credit checks or collect or report debts owed to us, to enforce our Terms of Use or other policies, or to protect our or others' rights, property or safety.

Third party links

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our website and welcome any feedback about these linked sites.

Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Changes to our Privacy Policy

We reserve the right to modify this privacy policy at any time. If we decide to change our privacy policy, we will post the revised policy on this page and update the modification date at the top of this policy. If required by law, we will endeavor to notify you of any changes to this privacy policy by "pop-up message" upon your next login to our website, posting a notice of such modification on our website or by sending an e-mail to you at the e-mail address that you last provided to us, if any.

California Residents

California Civil Code Section 1798.83 permits residents of California to request from a business with which the California resident has an established business relationship certain information regarding such business' s disclosure of personal information to third parties for their direct marketing purposes. To make such a request of us, please e-mail or send your written requests to us using the contact information provided in the "Contacting Us" section of this privacy policy.

Contacting Us

If you wish to update, change or request the deletion of any of your personally identifiable information or if you have any questions regarding this privacy policy you may contact us using the information below.

Financial Curves, Inc.
1413 Third Street
Beaver, PA 15009
Attention: Administrator
info@financialcurvesinc.com