

PRIVACY POLICY

InfoArmor was founded to help consumers manage and protect their privacy, including protecting non-public personal information (“Confidential Information”). With this in mind, we adopted this InfoArmor Privacy Policy (the “Policy”). We encourage you to carefully read this Policy so that you will be fully informed about how we collect, protect and use your Confidential Information.

To make sure your Confidential Information remains confidential, we communicate these privacy guidelines to all of our employees. We discipline (up to and including termination of employment) any employees who view or use your Confidential Information for purposes other than providing services you have contracted to receive.

Collection of Confidential Information

We only collect your Confidential Information to: 1.) Enroll you as a client; 2.) Complete a transaction; 3.) Monitor and protect your identity and 4.) Remediate a case of identity theft.

We collect Confidential Information when you communicate with us by email, register on our web site or register for services with our partners. We only collect the items of Confidential Information that allow us to accomplish one of the above purposes. We will not collect any of your Confidential Information without your knowledge and consent. Because we empower you to protect your identity and your credit reputation by providing useful resources, we may not need to collect your Confidential Information unless you explicitly authorize us to take one or more of the actions described above or in the “Disclosure of Confidential Information” section on your behalf.

You may visit our web site anonymously. This means we usually do not collect Confidential Information when you browse our web site. We don’t even collect your email address. We do, however, collect general Internet information such as how often each of our web pages was accessed and the amount of time a visitor spent viewing each page. Even so, none of this data personally identifies you. We use it for the sole purposes of studying traffic patterns on our web site in order to make it more useful and to evaluate whether our marketing efforts are effectual.

Our web site is not intended to be used by anyone under the age of 18. We do not knowingly solicit Confidential Information from such persons.

The InfoArmor web site contains links to other sites. InfoArmor does not share your non-public personal information with those web sites and is not responsible for their privacy practices, which may differ from ours in significant ways. We encourage you to learn about the privacy policies of those web sites and the companies that operate them. However, web sites to which we link may use cookie technology to gather and store data about their visitors. Cookies contain a small amount of information, possibly including non-public personal information, which allows a web server to recognize you whenever you visit. Again, we encourage you to familiarize yourself with the privacy and information collection practices of any web site you visit.

Confidential Information Sharing

We will never disclose your Confidential Information to anyone except under circumstances described in this Policy and our Terms and Conditions for Services. We share Confidential Information only with business partners as described below and as described in our Terms and Conditions for Services. Only those employees (for example, your Privacy Advocate) who “need to know” your Confidential Information, to provide the services you contracted to receive, will have access to your Confidential Information.

We are affiliated with non-InfoArmor controlled businesses and work with them to provide certain aspects of service. We will share Confidential Information that is related to such services with that business, such as personal information associated with your completed enrollment, or whether you remain a Product subscriber.

In the event you are a subscriber of PrivacyArmor promoted, marketed or resold by another entity, InfoArmor may share information with that third party (e.g. your employer, your bank, your alumni association, an entity promoting



IDENTITY PROTECTION EXPERTS

service regardless of whether or not you have a business relationship), such as your Name, Address, Social Security Number, Date of Birth, Registration Date and Membership Type.

We will not disclose your Confidential Information to anyone unless you instruct us to do so on your behalf. With your consent, we will provide Confidential Information to businesses or organizations that are associated with the remediation process (i.e. credit reporting agencies, a creditor, law enforcement, insurance company, post office, Federal Trade Commission).

InfoArmor reserves the right to exchange information with other companies and organizations for fraud protection and credit risk reduction.

We reserve the right to disclose your Confidential Information when required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process, enforce or apply our conditions of use and other agreements; or protect the rights of InfoArmor.

Access to your Confidential Information

You always have access to the Confidential Information we keep about you. If you want to review that Information, contact us by any of the methods identified in the "Contact Us" section below.

Cookies

Cookies are text files that are stored temporarily on a user's computer for record-keeping purposes. We use session cookies on our web site. Session cookies, that expire when you close your browser, allow you to more easily navigate our web site.

Your browser allows you to reject cookies. If you do so, you may still use our web site, but access to some areas of our site, such as the signup procedure or login, will be limited.

Testimonials

From time to time we place client testimonials on our web site. We will not do so until the client has given us permission. We will remove a client's testimonial if he/she asks us to do so. If you permit us to post a testimonial from you and you choose to disclose Confidential Information in the testimonial, others will have access to that information. We will not be responsible if anyone uses your testimonial information for any purpose.

Data security for your Confidential Information

We are in business to provide privacy and identity management solutions to consumers. This means we place a very high value on the security of all Confidential Information which comes into our possession.

We will never ask you to enter sensitive information (such as credit card numbers or taxpayer identification numbers) on an unencrypted web site. All such data is collected on a web site which is capable at a minimum of 128-bit secure socket layer technology (SSL) encryption. In addition, we follow generally accepted industry standards to protect your Confidential Information while it is in route to us; however, no method of transmission or storage is totally secure and therefore we cannot guarantee that our security efforts will not be overcome. That is why we urge you to be diligent in protecting your Confidential Information while connected to the Internet.

We will never transmit any personal data that you provide to us over the public Internet. Any data we send you will be transmitted over a private network via secure, encrypted channels.

If you have questions about the security of your Confidential Information, please contact us by any of the methods identified in the "Contact Us" section below.

Opt Out

When we ask you to provide Confidential Information, we provide you the opportunity to "opt-out" of having such information used for certain purposes.

Service Providers



IDENTITY PROTECTION EXPERTS

When you sign up for any of our services, you may pay using your credit card. We will use the services of Bankcard USA to validate your Confidential Information in the form of credit card data. They shall not use your Confidential Information for any other purpose.

Changes in this Privacy Statement

We may change this Policy from time to time. If we change this Policy, we will notify you by email or by posting a notice on our home page. Your continued subscription to services we offer after receiving a change notice means that you have agreed to such changes.

Contact Us

If you have any questions regarding this Policy, please contact us at:

- ✓ InfoArmor, Inc. Client Services, 7001 N. Scottsdale Road, Suite 2020, Scottsdale, AZ 85253
- ✓ clientservices@infoarmor.com
- ✓ 1-800-789-2720