

Banker's Compliance Consulting

PRIVACY POLICY

Last modified: May 13th, 2021

Introduction

Banker's Compliance Consulting (the "Company" or "We") is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Company's website, <https://www.bankerscompliance.com/> ("Website"), and governs data collection and usage. This privacy policy has been compiled to better serve those who are concerned with how their "Personally identifiable information" ("PII") is being used online. PII, as used in United States privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your PII in accordance with our Website. By using the Website, you consent to the data practices described in this privacy policy.

This policy applies to information we collect:

- On the Website;
- In email, text, and other electronic messages between you and the Website;
- Through any mobile and/or desktop applications you download from the Website, which provide dedicated non-browser-based interaction between you and the Website; and
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.

It does not apply to information collected by:

- Use offline or through any other means, including on any other website operated by the Company or any third party; or
- Any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, you must not access the Website. By accessing or using this Website, you agree to this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy Section below). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check this policy periodically for updates.

Children Under the Age of 19

Our Website is not intended for children under 19 years of age. No one under age 19 may provide any information to or on the Website. We do not knowingly collect personal information from children under 19. If you are under 19, do not use or provide any information on this Website or on or through any of its features, do not register for an account on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 19 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 19, please contact us at the email address at the bottom of this Privacy Policy.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our Website, including information:

- by which you may be personally identified, such as name, postal address, e-mail address, telephone number and any other identifier by which you may be contacted online or offline ("personal information");
- that is about you, but individually does not identify you; and/or
- about your internet connection, the equipment you use to access our Website and usage details.

We collect this information:

- Directly from you when you provide it to us; and/or
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

Information You Provide to Us.

The information we collect on or through our Website may include:

- Information that you provide by filling in forms on our Website. This includes information provided at the time of registering to use our Website, subscribing to our services, purchasing design work, posting material, or requesting further services. We may also ask you for information when you report a problem with our Website.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Website and of the fulfillment of your orders.

- Your search queries on the Website.

You also may provide information to be published or displayed (hereinafter, "posted") on public areas of the Website, or transmitted to other users of the Website or third parties (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to others at your own risk. Please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

Information We Collect Through Automatic Data Collection Technologies.

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is statistical data and may include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. 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.

· **Web Beacons.** Pages of our Website and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

· **Google Analytics.** We use Google Analytics, including Google Analytics Demographics and Interest Reporting to collect information about our Website users. This data helps us make informed website improvements and make the website more useful to you. The types of information collected may include the date and time of your visit; the website pages that you view; the address of the website you came from prior to your visit to the Website; and your age, gender and interests (as indicated by Google). Using Google Ad Settings you may opt out of Analytics for Display Advertising and customize Google Display Network ads. You may also use Google Analytics' currently available opt-outs for the web. For additional details on Google's own Privacy Policy, please visit [http://www.google.com/intl/en/policies/privacy/.](http://www.google.com/intl/en/policies/privacy/)

Third-Party Use of Cookies and Other Tracking Technologies

We use Google AdWords Remarketing to advertise our services across the Internet. AdWords remarketing will display relevant advertisements tailored to you based on what parts of the Website you have viewed by placing a cookie on your computer or device. This cookie does not in any way identify you or give access to your computer or device. The cookie is used to say "this person visited this page, so show them advertisements relating to that page." Google AdWords Remarketing allows us to tailor our marketing to better suit your needs and only display advertisements that are relevant to you. For additional details on Google's own Privacy Policy and how you can opt out of Google's use of cookies, please visit [http://www.google.com/intl/en/policies/privacy/.](http://www.google.com/intl/en/policies/privacy/)

You can opt-out of LinkedIn advertising here <https://www.linkedin.com/psettings/guest-controls>

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.]

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account/subscription, including expiration and renewal notices.

- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, designers, service providers, and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by the Company about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including responding to any government or regulatory request.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Website, our users, our customers, or others.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

Tracking Technologies and Advertising. You can set your browser to refuse all or some browser 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 disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.

Disclosure of Your Information for Third-Party Advertising. If you do not want us to share your personal information with unaffiliated or non-agent third parties for promotional purposes, you can opt-out by [checking the relevant box located on the form on which we collect your data (the [order form/registration form])/[OTHER OPT-OUT METHOD]]. You can also always opt-out by [logging into the Website and adjusting your user preferences in your account profile][,][checking or unchecking the relevant boxes] [or by] sending us an email with your request to consultants@bankerscompliance.com

Promotional Offers from the Company. If you do not wish to have your [email address/contact information] used by the Company to promote our own or third parties' products or services, you can opt-out by [[checking the relevant box located on the form on which we collect your data (the [order form/registration form])/[OTHER OPT-OUT METHOD]] or at any other time by] [logging into the Website and adjusting your user preferences in your account profile by checking or unchecking the relevant boxes or by] sending us an email stating your request to consultants@bankerscompliance.com

If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions. [This opt out does not apply to information provided to the Company as a result of a product purchase, warranty registration, product service experience or other transactions.]

Targeted Advertising. If you do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers' target-audience preferences, you can opt-out by [OPT-OUT METHOD]. [For this opt-out to function, you must have your browser set to accept all browser cookies.]

We do not control third parties' collection or use of your information to serve interest-based advertising. However these third parties may provide you with ways to choose not to have your information collected or used in this way. These companies may show our ads on sites across the Internet. Additionally, these companies may use information (not including your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you. In general, Banker's Compliance Consulting and/or third-party advertising companies may use information collected about you to develop and display content and advertising tailored to your interests on our site and other sites. If you would like more information about this practice and to know your choices about not having this information used by these companies, [Click here for more information](#) and [here](#).

Accessing and Correcting Your Information

You may also send us an email at consultants@bankerscompliance.com to request access to, correct or delete any personal information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Your California Privacy Rights

California Civil Code Section § 1798.83 permits users of our Website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to consultants@bankerscompliance.com.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. **Any payment transactions [and [IDENTIFY ANY OTHER INFORMATION]] will be encrypted [using SSL technology].**

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.

UNFORTUNATELY, THE TRANSMISSION OF INFORMATION VIA THE INTERNET IS NOT COMPLETELY SECURE. ALTHOUGH WE DO OUR BEST TO PROTECT YOUR PERSONAL INFORMATION, WE CANNOT GUARANTEE THE SECURITY OF YOUR PERSONAL INFORMATION TRANSMITTED TO OUR WEBSITE. ANY TRANSMISSION OF PERSONAL INFORMATION IS AT YOUR OWN RISK. WE ARE NOT RESPONSIBLE FOR CIRCUMVENTION OF ANY PRIVACY SETTINGS OR SECURITY MEASURES CONTAINED ON THE WEBSITE.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you by email to the primary email address specified in your account and/or through a notice on the Website home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at: consultants@bankerscompliance.com.

