

Privacy Policy

This Privacy Policy applies to all collection of information including information collected on Web sites operated and controlled by The Jointure. We recognize that our families, staff and visitors to the Site may be concerned about the information they provide to us, and how we treat that information. This Privacy Policy addresses those concerns.

BY USING THE SITE OR SUBMITTING YOUR INFORMATION TO US, YOU CONSENT TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY AND TO OUR PROCESSING OF PERSONALLY IDENTIFIABLE INFORMATION FOR THE PURPOSES STATED BELOW. IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THE SITE OR SUBMIT YOUR INFORMATION.

I. Information We Collect

We collect two types of information about you: personally identifiable information and non-personal, aggregate information (such as information regarding the pages on our Site that you have visited and your IP address).

(A) Personally Identifiable Information

“Personally Identifiable Information” is information that identifies you personally, such as your name, address, telephone number, and email address. We collect and store the personally identifiable information that you have provided to us. Here are some examples of the ways in which we may collect your personally identifiable information:

- When you register for a program or class, you will be required to give some personally identifiable information to generate your account, such as your first and last name and email address.
- When you request information via one of the email addresses identified on the Site or otherwise contact us with a question, we may collect your name, address and email address in order to respond to that inquiry. For example, if you request information on a particular program offered by us, we may request this information in order to provide you with the details about the appropriate program.
- We may collect your name, address, email address, telephone number, and payment information when you choose to make payments via credit card, debit card or checking account.

The above list provides an example of the personally identifiable information that may be collected by The Jointure. From time to time, we may collect personally identifiable information from you in other ways that are not described above. If you do not want us to collect your personally identifiable information, please do not provide it to us. However, if you do not provide us with your personally identifiable information, you may not be able to utilize the services you are requesting. You are responsible for ensuring the accuracy of the personally identifiable information that you submit to The Jointure. Inaccurate information

will affect the information you receive and our ability to contact you as described in this Privacy Policy.

(B) Non-Personally Identifiable Information

“Non-Personally Identifiable Information” can be technical information or it can be demographic information, such as your age, gender or your interests. Non-personally identifiable information does NOT identify you personally. Here are some examples of the non-personally identifiable information that is collected via the Site and a description of how this information is used:

- **IP Addresses:** Every Computer connected to the Internet is given a domain name and a set of numbers that serve as that computer’s “Internet Protocol” or IP Address. When you request a page from any page within the Sites, our Web servers automatically recognize your domain name and IP Address. The domain name and IP address reveal nothing personal about you other than the IP address from which you have accessed the Sites. The Jointure may use IP addresses to analyze trends, administer the Sites, track your movement, and gather broad demographic information for aggregate use.
- **Cookies:** A “cookie” is a small text file that may be used to collect information about your activity on the Sites. For example, when someone visits a page within the Site, a cookie is placed on the user’s machine (if the user accepts cookies) or is read if the user has visited the Site previously. You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but if you do, you may not be able to take advantage of the personalized features enjoyed by other users to our Site.

II. Use and Disclosure of Personally Identifiable and Non-Personally Identifiable Information

(A) Personally Identifiable Information

We may use, share and/or disclose your personally identifiable information in the following instances:

- (i) To provide a service or program. For example, if you sign up for a program via the Site, we may have to share your personally identifiable information in order to provide this service to you. We also may use your personally identifiable information to contact you about programs or services that we believe may be of interest to you. Finally, we may also use your personally identifiable information to send you newsletters.
- (ii) To unaffiliated third-party service providers, agents or independent contractors who help us maintain our Site or provide other administrative services to us (including, but not limited to, order processing and fulfillment, providing customer service, maintaining and analyzing data, sending communications to our members on our behalf, and entry collection).
- (iii) To provide you with the convenience of automatic credit/debit card or checking account withdrawals we may collect from you including but not limited your bank information, billing

address and other information to fulfill your request depending on the payment method you select. We may also provide such information, or other personally identifiable information provided by you, to unaffiliated third parties as necessary to complete your transaction (for example, to process your credit card).

(v) To comply with the law or in the good faith belief that such action is necessary in order to conform to the requirements of law or comply with legal processes served on us, protect and defend our rights or property or act in urgent circumstances to protect the personal safety of our end users.

(vi) To third parties as part of any reorganization process including, but not limited to mergers and/or acquisitions.

(vii) To protect against potential fraud, we may verify with third parties the information collected from this Site. In the course of such verification, we may receive personally identifiable information about you from such services. In particular, if you use a credit card or debit card, we may use card authorization and fraud screening services to verify that your card information and address matches the information that you supplied to us, and that the card has not been reported as lost or stolen.

(viii) To handle any physical or other type of threat made to you or others, to protect property or to defend or assert legal rights.

Except as described in this Privacy Policy or at the time we request the information, we do not otherwise use, share or otherwise disclose your personally identifiable information to any third parties. Further, The Jointure will not sell your personally identifiable information to third parties.

(B) Non-Personally Identifiable Information

Non-personally identifiable information is used as described in Section I(B) and in other ways as permitted by applicable laws, including combining non-personally identifiable information with personally identifiable information for tracking and statistical analysis.

III. User Name and Password

Certain parts of the Site will require you to register and create User Name and password in order to enjoy the services offered on the applicable pages of the Site. When you try to access features of the Site that require registration, you will be prompted to input your User Name and password information. If you forget your password or User Name, you must contact us via postal mail or e-mail.

Our postal address is:

1124 US Hwy 202, Suite B-11

Raritan, NJ 08869

We can be reached via e-mail at ecruz@jointure.org.

IV. Opt-Out

From time to time, we may communicate with users who subscribe to our services. For example, we may use your email address to respond to a request by you, to send you notice of payments, to send you information about changes to our programs or classes, and to send notices and other disclosures as required by law. Generally, users cannot opt-out of these communications, but they will be primarily informational in nature rather than promotional.

V. Public Areas of the Site

Certain places within the Site, other forums, blog pages or public areas, may allow users to post comments or communications that are publicly accessible and non-confidential. Any information shared, including personally identifiable information, that you reveal in these public areas is not going to be maintained as private and will be accessible to the public.

VIII. Links to Third Party Sites

The Site may contain links to other third party web sites operated by companies that are not affiliated with The Jointure. These links may be found in advertisements, referenced within content, or placed beside the names or logos of third parties or other sponsors. We do not endorse and are not responsible for the privacy practices of these sites. If you choose to link to one of these third party web sites, you should review the privacy policy posted on such a web site to understand how that web site collects and uses your personally identifiable information.

IX. Security of Your Information

No data transmissions over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us and you understand that any information that you transfer to us is done at your own risk.

We take all reasonable measures to ensure that your personally identifiable information remains as secure as reasonably possible. For instance, we always use industry-standard encryption technologies when transferring and receiving consumer data exchanged with our site.

X. Changes to this Privacy Policy

We reserve the right to change this Privacy Policy from time to time. For changes to this Privacy Policy that may be materially less restrictive on our use or disclosure of personally identifiable information you have provided to us, we will attempt to obtain your consent before implementing the change by sending a notice to the primary email address specified in your account or by placing a prominent notice on the Site.

1/16/15