

Terms and Privacy

Web Site Terms of Use

(Effective: June 1, 2015)

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If you do not comply with the Terms of Use at any time, Company reserves the right to limit your access to the Web Site. Company may discontinue or alter any aspect of the Web Site, including, but not limited to, (i) restricting the time the Web Site is available, (ii) restricting the amount of use permitted, and (iii) restricting or terminating any user’s right to use the Web Site, at Company’s sole discretion and without prior notice or liability.

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Company’s Privacy Policy

The Company collects, stores and uses data collected from you in accordance with Company’s Privacy Policy [\[LINK\]](#). You expressly agree to be bound by the terms of the Privacy Policy, and those terms are expressly incorporated herein.

Community Standards and Conduct

You acknowledge that all Content is the sole responsibility of the person from which such Content originated. This means that you are entirely responsible for all Content that you post, submit, email or otherwise transmit to Company or via the Web Site. Company does not control all of the Content posted or submitted and, as such, does not guarantee the accuracy, integrity or quality of such Content. Under no circumstances will Company be

liable in any way for any Content, including, but not limited to, for any errors or omissions in any Content, or for any loss or damage of any kind incurred as a result of the use of any Content posted, emailed or otherwise transmitted to Company or via the Web Site.

You agree to not use any Web Site to:

upload, post, email or otherwise transmit any Content that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable;

harm minors in any way;

impersonate any person or entity, including, but not limited to, a Company employee or representative, guide or host, or falsely state or otherwise misrepresent your affiliation with a person or entity;

forge headers or otherwise manipulate identifiers in order to disguise the origin of any Content transmitted through the Web Site;

upload, post, or otherwise transmit any Content that you do not have a right to transmit under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);

upload, post, or otherwise transmit any Content that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party;

upload, post, or otherwise transmit any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation;

upload, post, or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;

disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the Web Site are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in meaningful exchanges;

interfere with or disrupt the servers or networks connected to the Web Site, or disobey any requirements, procedures, policies or regulations of networks connected to the Web Site intentionally or unintentionally violate any applicable local, state, national or international law; or

collect, store or use personal data about other users.

All communications through the Web Site are public and not private

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now known or later developed throughout the universe. In addition, you warrant that all so-called "moral rights" in those materials have been waived.

Your privilege to use the Web Site depends on your compliance with the guidelines set forth above. Company may revoke your use privileges and/or take any other appropriate measures to enforce these guidelines if violations are brought to our attention.

Links

The Web Site may provide, or third parties may provide, links to other web sites on the Internet or resources. Because Company has no control over such sites and resources, you acknowledge and agree that Company is not responsible for the availability of such external sites or resources, does not endorse, authorize, or sponsor such external sites, and is not responsible or liable for any Content, advertising, products, or other materials on or available from such sites or resources. You further acknowledge and agree that Company shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such Content, goods or services available on or through any such site or resource.

Company reserves the right to terminate any link to a third party web site at any time. If you wish to link to the Web Site, please contact Company for approval. Linking to the Web Site without prior approval is prohibited and constitutes a violation of these Terms of Use.

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CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

Indemnification

YOU AGREE TO INDEMNIFY, DEFEND AND HOLD HARMLESS COMPANY AND ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, CONSULTANTS AND AGENTS FROM ANY AND ALL THIRD PARTY CLAIMS, LIABILITY, DAMAGES AND/OR COSTS (INCLUDING, BUT NOT LIMITED TO, ATTORNEYS FEES AND LITIGATION COSTS) ARISING FROM YOUR USE OF THE WEB SITE, YOUR VIOLATION OF THE TERMS OF USE OR YOUR INFRINGEMENT, OR INFRINGEMENT BY ANY OTHER USER UNDER YOUR CONTROL OR SUPERVISION, OF ANY INTELLECTUAL PROPERTY OR OTHER RIGHT OF ANY PERSON OR ENTITY.

Termination and Modification

You agree that Company, in its sole discretion, may terminate your use of the Web Site, and remove, discard, or fail to use any posting or nomination, for any or no reason. Company may also in its sole discretion and at any time discontinue providing the Web Site, or any part thereof, with or without notice. You agree that any termination of your access to the Web Site under any provision of these Terms of Use may be effected without prior notice. Further, you agree that Company shall not be liable to you or any third-party for any termination of your access to the Web Site.

Governing Law and Other Miscellaneous Terms

The validity and effect of these Terms of Use shall be governed by and construed and enforced in accordance with the laws of the State of Missouri, USA, without regard to its conflicts of laws principles. The parties expressly disclaim application of the United Nations Convention on Contracts for the International Sale of Goods. ANY SUIT, ACTION OR PROCEEDING CONCERNING THE WEB SITE, ITS USE, THESE TERMS OF USE, OR CONCERNING ANY OTHER POLICY OR PROCEDURE OF COMPANY, MUST BE BROUGHT IN A COURT OF COMPETENT JURISDICTION IN St. Louis, County, Missouri (OR THE APPROPRIATE FEDERAL COURT FOR SUCH AREA), AND YOU HEREBY IRREVOCABLY CONSENT TO THE JURISDICTION OF SUCH COURT (AND OF THE APPROPRIATE APPELLATE COURTS THEREFROM) IN ANY SUCH SUIT, ACTION OR PROCEEDING; AND YOU IRREVOCABLY WAIVE, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY OBJECTION WHICH YOU MAY NOW OR HEREAFTER HAVE TO THE LAYING OF THE VENUE OF ANY SUCH SUIT, ACTION OR PROCEEDING IN ANY SUCH COURT OR THAT ANY SUCH SUIT, ACTION OR PROCEEDING WHICH IS BROUGHT IN ANY SUCH COURT HAS BEEN BROUGHT IN AN INCONVENIENT FORUM.

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an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;

a description of the copyrighted work that you claim has been infringed;

a description of where the material that you claim is infringing is located on the site;

your address, telephone number, and email address;

a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;

a statement by you, made under penalty of perjury, that the above information in your Notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

Please contact Company's Copyright Agent for Notice of Claims of copyright infringement at:

[Clayton Pummill 1605 Huguenot Court Chesterfield, MO 63017]

Privacy Policy

Effective: June 15, 2015

This Privacy Policy governs the manner in which Security Advisor Alliance ("**Company**") collects, uses, maintains and discloses information collected from users (each, a "**User**") through the use of www.securityadvsralliance.org and any other website or sign up form operated by Company (collectively, the "**Company Web Sites**"), including any derivative or affiliated websites on which this Privacy Policy is posted. Please note that this Privacy Policy covers Company's practices regarding information collected from the Company Web Sites. Company reserves the right, at its discretion, to change, modify, add or remove portions of this Privacy Policy at any time by posting such changes to this Privacy Policy. You understand that you have the affirmative obligation to check this Privacy Policy periodically for changes, and will do so periodically. The continued use of any of the Company Web Sites following the posting of changes to this Privacy Policy constitutes an acceptance of those changes.

Privacy

It is Company's policy to respect your privacy regarding any information we may collect through the Company Web Sites, e-mail, phone or any other communications we have with you. We treat the confidential information you share with us, such as personal contact information and financial information, with the utmost respect. Company will not disclose personal contact information and financial information with third parties under any circumstance, except as specifically set forth in this Privacy Policy.

Company is committed to safeguarding the information Users entrust to Company and believes that every User should know how it utilizes the information collected from Users. The Company Web Sites are not directed at children less than 13 years of age, and Company does not knowingly collect personally identifiable information from children under 13 years of age online. Please note that the Company Web Sites may contain links to non-

Company web sites. These linked non-Company web sites are not operated or controlled by Company, and Company is not responsible for the privacy practices of these or any other non-Company web sites. Company recommends that you review the privacy practices of any other non-Company web sites that you choose to visit.

Company is based, and the Company Web Sites are hosted, in the United States of America. If User is from the European Union or other regions of the world with laws governing data collection and use that may differ from U.S. law, and User is visiting, accessing or otherwise using the Company Web Sites, please note that any personally identifiable information that User provides to Company will be transferred to the United States. Any such personally identifiable information provided will be processed and stored in the United States by Company or a service provider acting on its behalf. By providing personally identifiable information to Company, User hereby specifically and expressly consents to such transfer and processing and the uses and disclosures set forth herein.

The Information Company Collects

Like most web sites operators, Company collects non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring web sites, and the date and time of each visitor request. Our purpose in collecting non-personally identifying information is to better understand how our visitors use our web sites.

Additionally, certain visitors to Company's Web Sites choose to interact with us in ways that require us to gather personally-identifying information. The amount and type of information that we gather depends on the nature of the interaction. For example, we ask visitors who sign up for our services through any of the Company Web Sites to provide an email address. Those who engage in transactions with us online – by purchasing services or access to content or other information through the Company Web Sites – are asked to provide additional information, such as the personal and financial information required to process those transactions. In each case, we collect and store such information only insofar as is necessary or appropriate to fulfill the purpose of the visitor's interaction with Company. We do not disclose personally-identifying information other than as described below in the section "How Company Uses Information". Visitors can always refuse to supply personally-identifying information, with the caveat that it may prevent them from engaging in certain activities or deny access to portions of the Company Web Sites. Company also collects potentially personally-identifying information like Internet Protocol (IP) addresses. We do not use such information to identify our visitors, however, and do not disclose such information, other than under the same circumstances that we use and disclose personally-identifying information, as described below. Users browsing the Company Web Sites without registering an account or affirmatively providing personally identifiable information to Company do so anonymously.

Company may collect personally identifiable information from visitors in a variety of ways. Personally identifiable information may include (i) contact data (such as a name, mailing and e-mail addresses); (ii) financial data (such as a credit card number); and (iii)

demographic data (such as a mailing address, zip code, age and income). If you communicate with Company by e-mail, post messages to forums, or otherwise complete online forms or surveys, any information provided in such communication may be collected by Company. Company may also collect information about how visitors or Users use our Company Web Sites, for example, by tracking the number of unique views received by the pages of the Company Web Sites, or the domains from which visitors or Users originate. We may use “cookies” to track how visitors or Users use our Company Web Sites. While not all of the information that we collect from visitors or Users is personally identifiable, it may be associated with personally identifiable information that visitors or Users provide us through our Company Web Sites. In the future, we may use third party ad networks to serve ads on the Company Web Sites. The cookies received with banner ads served by these networks may be used to collect and build anonymous behavioral profiles by these companies to deliver targeted ads and tracking referrals and Company would not generally have access to this information.

How Company Uses Information

Company may use personally identifiable information collected through the Company Web Sites for the specific purposes for which the information was collected, to contact visitors or Users regarding products and services offered by Company, its parent, subsidiary and trusted affiliates, and otherwise to enhance Users’ experience with Company. Company may also use information collected through the Company Web Sites for research regarding the effectiveness of the Company Web Sites and the business planning, marketing, advertising and sales efforts of Company, its parent, subsidiary and trusted affiliates. Company may record and reproduce information you provide and records created by your use of the Company Web Sites for quality assurance and technical assistance purposes or for verifying a User’s compliance with this Agreement or the law.

Company may disclose personally identifiable information collected from Users to its parent, subsidiary and other related companies, trusted affiliates, independent contractors and business partners who will use the information for the purposes outlined above, as necessary to provide the services offered by Company and to provide the Company Web Sites itself, and for the specific purposes for which the information was collected. Company may disclose personally identifiable information at the request of law enforcement or governmental agencies or in response to subpoenas, court orders or other legal process, to establish, protect or exercise Company’s legal or other rights or to defend against a legal claim or as otherwise required or allowed by law. Company may disclose personally identifiable information in order to protect the rights, property or safety of a User or any other person. Company may disclose personally identifiable information to investigate or prevent a violation by User of any contractual or other relationship with Company or the perpetration of any illegal or harmful activity. Company may also disclose aggregate, anonymous data based on information collected from Users to investors and potential partners. Finally, Company may disclose or transfer personally identifiable information

collected from Users in connection with or in contemplation of a sale of its assets or business or a merger, consolidation or other reorganization of its business.

Security of Information

Company discloses potentially personally-identifying and personally-identifying information only to those of its employees, contractors and affiliates that (i) need to know that information in order to process transactions on our behalf or to provide Company services or access to Company information, and (ii) that have agreed not to disclose it to others. We take all measures reasonably necessary to protect against the unauthorized access, use, alteration or destruction of potentially personally-identifying and personally-identifying information.

Information about Users that is maintained on Company's systems is protected using industry standard security measures. However, no security measures are perfect or impenetrable, and Company cannot guarantee that the information submitted to, maintained on or transmitted from its systems will be completely secure. Company is not responsible for the circumvention of any privacy settings or security measures relating to the Company Web Sites by any Users or third parties.

Your California Privacy Rights

California Civil Code Section 1798.83 permits users that are residents of California to request certain information regarding Company's disclosures of personally identifiable information to third parties for such third parties' direct marketing purposes. If you are a California resident and would like to make such a request, please email Company at info@securityadvisoralliance.org.

Correcting, Updating, Accessing or Removing Personal Information

To the extent applicable, if a User's personally identifiable information changes (such as a User's zip code), or if a User no longer desires to receive non-account specific information from Company, Company will endeavor to provide a way to correct, update and/or remove that User's previously-provided personal data. This can be done by emailing a request to Company at info@securityadvisoralliance.org. Additionally, you may request access to the personally identifiable information as collected by Company by sending a request to Company as set forth above. Please note that in certain circumstances, Company may not be able to completely remove a User's information from its systems. For example, Company may retain a User's personal information for legitimate business purposes, if it may be necessary to prevent fraud or future abuse, for account recovery purposes, if required by law or as retained in Company's data backup systems or cached or archived pages. All retained personally identifiable information will continue to be subject to the terms of the Privacy Policy to which the User has previously agreed.

Contacting Company

If you have any questions or comments about this Privacy Policy, you may contact Company via any of the following methods:

Mail:

20 South Sarah Street St Louis, MO 63108

E-mail: info@securityadvisoralliance.org