

## **Website Privacy Policy and Terms of Use**

Mailing address:  
FlexDeduct, Inc.  
Attn: Chief Compliance Officer  
Email: Membership@flex-deduct.com

### **This statement discloses the privacy practices for FlexDeduct, Inc. What**

#### **information we collect:**

FlexDeduct, Inc. asks you for information when you register as an End User; contract for our services; download white papers, survey materials, and messaging templates. We use the information we gather to improve the user experience on our site, identify frequent visitors and for the following purposes:

- To provide service, fulfill an order, or complete a transaction
- To ensure that the membership services you purchase are up to date and operating correctly, and to provide the appropriate level of support

In addition, we may use your information to improve the content of our Web site, products, and services; to alert you to upgrades, updates, and renewal information regarding your membership service; and to share special offers, product announcements, and other new services from FlexDeduct, Inc..

When you register or make a purchase, we offer you the opportunity to opt into or out of these uses of your information. If you do not choose to opt out initially, you may still block future contact of this type by simply following the unsubscribe instructions that accompany all such communications, or by contacting us at the above address.

We e-mail service notifications to inform you about the status of your membership service orders or accounts, and to provide updates and technical notices. These messages are essential to maintain your subscription and the functionality of our services, so there is no opt-out available for service notifications, and these messages cannot be blocked.

#### **Who we share it with:**

We may share the information you provide with our business partners who act on our behalf for the uses described above.

#### **How we offer our customers a choice:**

If you do not want FlexDeduct, Inc. to contact you or your company for marketing purposes by e-mail, text, postal mail, fax and/or phone, you may opt out by contacting our customer service, by sending e-mail, or writing to us at the above address.

Please note that we do not allow our customers to opt out of contact that is required for the functionality of our products and services.

## Security of your information:

FlexDeduct, Inc. uses state-of-the-art security technology to protect our customer data. Access to customer information is restricted to authorized personnel only. Credit card debit card and ACH numbers are only used for payment processing and automatic renewals, where applicable, and are never retained for marketing or other purposes.

## Terms of Use

### Introduction and Scope

This document is an agreement between You and FlexDeduct, Inc., Inc. ("FlexDeduct, Inc.") that describes the terms of service ("TOS") for which You may use the services offered on the websites and web pages owned and operated by FlexDeduct, Inc. or its subsidiaries (collectively, the "FlexDeduct, Inc. Sites"). The services and information offered on some FlexDeduct, Inc. Sites may be subject to additional terms and conditions described on the site or web pages for those services or information, and additional licensing terms may apply for software that are disclosed in an End-User License Agreement distributed with such software. YOU ACKNOWLEDGE AND AGREE THAT BY BROWSING OR USING THE SOFTWARE OR SERVICES OFFERED BY THE FlexDeduct, Inc. SITES, YOU HAVE AGREED TO BE BOUND BY THESE TERMS OF SERVICE AND ANY ADDITIONAL TERMS THAT APPLY. Please note that FlexDeduct, Inc. reserves the right to revise these site TOS at any time by posting an update to this page. Your continued use of the FlexDeduct, Inc. Sites or Services following the posting of changes to these TOS will mean You accept those changes. FlexDeduct, Inc. reserves the right, in its sole discretion, to determine if You have violated these site TOS, and to take any action it deems appropriate.

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The FlexDeduct, Inc. Privacy Policy is incorporated by reference to this TOS.

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  - c. Infringes any patent, trademark, trade secret, copyright, or other intellectual property right of another party;
  - d. Is unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, website links, or any other form of content for the purpose of solicitation;
  - e. 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;
  - f. Consists of forged or manipulated information that disguises the true origin of any content You provide; or
  - g. Impersonates another person or entity, including, but not limited to, a FlexDeduct, Inc. employee or falsely states or otherwise misrepresents Your affiliation with a person or entity.
2. Collect or store personal data about other users in connection with any prohibited conduct and activities;
3. Use the FlexDeduct, Inc. Sites in any manner that could damage, disable, overburden, or impair any FlexDeduct, Inc. server, or network(s) connections; disobey any requirements, procedures, policies, or regulations of networks connected to the FlexDeduct, Inc. Sites; or interfere with any other party's use and enjoyment of the FlexDeduct, Inc. Sites;
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6. Provide material support or resources (or conceal or disguise the nature, location, source, or ownership of material support or resources) to any organization(s) designated by the United States government as a foreign terrorist organization pursuant to section 219 of the Immigration and Nationality Act.

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