

# Privacy Notice

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## Data Controller Contact Information:

Fire Financial Group

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matt@firefg.com

This document governs the privacy notice of our website firefg.com. Our privacy notice tells you what personal data and nonpersonal data we may collect from you, how we collect them, how we protect them, how we share them, how you can access and change them, and how you can limit our sharing of them. Our privacy notice also explains certain legal rights that you have with respect to your personal data. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our website.

## Definitions

‘NONPERSONAL DATA’ (NPD) is information that is in no way personally identifiable.

‘PERSONAL DATA’ (PD) means any information relating to an identified or identifiable natural person (‘data subject’); an identifiable natural person is one who can be identified directly or indirectly by reference to an identifier such as a name, an identification number, location data, an online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person. PD is in many ways the same as Personally Identifiable Information (PII). However, PD is broader in scope and covers more data.

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## Your Rights

When using our services and submitting PD to us, you may have certain rights. You may have some or all of the following rights:

- The Right to Be Informed - You have the right to be informed about the PD that we collect from you and how we process them.
- The Right of Access - You have the right to get confirmation that your PD are being processed and you have the ability to access your PD.
- The Right to Erasure (Right to Be Forgotten) - You have the right to request the removal or deletion of your PD if there is no compelling reason for us to continue processing them.
- The Right to Restrict Processing - You have the right to 'block' or restrict the processing of your PD. When your PD are restricted, we are permitted to store your data, but not to process them further.
- Automated Individual Decision-Making and Profiling - You have the right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects regarding you or similarly significantly affects you.

## Information We Collect and How We Collect It

Generally, you control the amount and type of information that you provide to us when using our website.

### **Automatic Information**

We automatically receive information from your web browser or mobile device. This information may include the name of the website from which you entered our website, if any, as well as the name of the website you'll visit when you leave our website. This information may also include the IP address of your computer/the proxy server you use to access the Internet, your Internet service provider's name, your web browser type, the type of mobile device, your computer operating system, and data about your browsing activity when using our website. We use all this information to analyze trends among our users to help improve our website.

### **When Entering and Using Our Website**

When you enter and use our website and agree to accept cookies, some of these cookies may contain your PD.

## **Our Use of Cookies**

Our website uses cookies. A cookie is a small piece of data or a text file that is downloaded to your computer or mobile device when you access certain websites. Cookies may contain text that can be read by the web server that delivered the cookie to you. The text contained in the cookie generally consists of a sequence of letters and numbers that uniquely identifies your computer or mobile device; it may contain other information as well.

By agreeing to accept our use of cookies you are giving us and the third parties with which we partner permission to place, store, and access some or all the cookies described below on your computer.

- **Strictly Necessary Cookies** - These cookies are necessary for proper functioning of the website, such as displaying content, logging in, validating your session, responding to your request for services, and other functions. Most web browsers can be set to disable the use of cookies. If you disable these cookies, you may not be able to access features on our website correctly or at all.
- **Performance Cookies** - These cookies collect information about the use of the website, such as pages visited, traffic sources, users' interests, content management, and other website measurements.
- **Functional Cookies** - These cookies enable the website to remember users' choices, such as their language, usernames, and other choices while using the website. They can also be used to deliver services, such as letting a user create a blog post, listen to audios, or watch videos on the website.
- **Media Cookies** - These cookies can be used to improve a website's performance and provide special features and content. They can be placed by us or third parties who provide services to us.
- **Advertising or Targeting Cookies** - These cookies are usually placed and used by advertising companies to develop a profile of your browsing interests and serve advertisements on other websites that are related to your interests. You will see less advertising if you disable these cookies.
- **Session Cookies** - These cookies allow websites to link the actions of a user during a browser session. They may be used for a variety of purposes, such as remembering what a user has put in their shopping cart as they browse a website. Session cookies also permit users to be recognized as they navigate a website so that any item or page changes they make are remembered from page to page. Session cookies expire after a browser session; they are not stored long term.
- **Persistent Cookies** - These cookies are stored on a user's device between browser sessions, which allows the user's preferences or actions across a website or across different websites to be remembered. Persistent cookies may be used for several purposes, including remembering users' choices and preferences when using a website or to target advertising to them.

- We may also use cookies for:
  - identifying the areas of our website that you have visited
  - personalizing content that you see on our website
  - our website analytics
  - remarketing our products or services to you
  - remembering your preferences, settings, and login details
  - targeted advertising and serving ads relevant to your interests
  - affiliate marketing
  - allowing you to post comments
  - allowing you to share content with social networks.

Most web browsers can be set to disable the use of cookies. However, if you disable cookies, you may not be able to access features on our website correctly or at all.

### **Web Beacons**

We may also use a technology called web beacons to collect general information about your use of our website and your use of special promotions or newsletters. The information we collect by web beacons allows us to statistically monitor the number of people who open our emails. Web beacons also help us to understand the behavior of our customers and users.

### **At User Registration**

When you register as a user, we collect your name and email address.

### **When Buying Products or Services**

If you buy products or services from us, we collect your first and last name, email address, physical address, credit card or other payment information, phone number, and other information listed.

### **Collecting Information About Your Physical Location**

When you use our services, we may collect and process information about your actual physical location. We use several technologies such as GPS and IP tracking to determine your location. These technologies may also give us information about nearby cell towers, Wi-Fi access points, and other devices.

### **Website Chat Software or Contact Forms**

Our website contains chat software or contact forms that enable visitors to communicate with us live online or offline by email. In some cases visitors can communicate with us without buying our products and services. When you use our chat software or contact forms, we may collect some or all the following information: your email address, first name, last name, location, and any other information you willingly choose to give us. You should limit the information you give to us to one that is necessary to answer your questions.

### **Google Ad and Content Network**

Third-party vendors, including Google, use cookies to serve ads based on a user's past visits to our website. Google's use of cookies enables it and its partners to serve ads to our users based on their visits to our site and/or other sites on the Internet. Users may opt out of the use of Google's cookies for interest-based advertising by visiting <http://www.aboutads.info/choices/> For European users visit <http://www.youronlinechoices.eu>

### **Google Analytics**

Our website uses Google Analytics to collect information about the use of our website. Google Analytics collects information from users such as age, gender, interests, demographics, how often they visit our website, what pages they visit, and what other websites they have used before coming to our website. We use the information we get from Google Analytics to analyze traffic, improve our marketing, advertising, and website. Google Analytics collects only the IP address assigned to you on the date you visit our website, not your name or other identifying information. We do not combine the information collected using Google Analytics with PD. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit our website, the cookie cannot be used by anyone but Google. Google also uses specific identifiers to help collect information about the use of our website.

- For more information on how Google collects and processes your data visit: <https://www.google.com/policies/privacy/partners/>
- You can prevent Google Analytics from using your information by opting out at this link: <https://tools.google.com/dlpage/gaoptout>

### **Analytics**

Our website uses analytics and crash reporting services from several companies to collect information about the use of our website. Analytics collects information such as how often users visit our website, what pages they visit, when they do so, what other websites they used before coming to our website, and their IP addresses. We use the information we get from analytics to improve our services.

### **Google Remarketing**

Our website uses a remarketing advertising service. Our remarketing service is provided by Google and other companies that show our ads on websites across the Internet. With remarketing you may see ads for our products you have previously looked at. As an example, suppose you visit a website that sells computers, but you do not buy a computer on your first visit. The website's owner might like to encourage you to revisit his/her website and buy a computer by showing you his/her ads again on other websites that you visit. We use remarketing for similar purposes. For this to happen Google will read a cookie that is already in your browser or place a cookie in your browser when you visit our website or other websites using remarketing. You can opt out of Google's use of cookies and remarketing at this link:

<https://support.google.com/ads/answer/2662922?hl=en> or you can opt out using the Network Advertising Initiative opt out page at: <http://optout.networkadvertising.org/#!/>

### **Facebook Remarketing**

Third parties, including Facebook, may use first-party cookies, third-party cookies, web beacons, and other storage technologies to collect or receive information from our services and elsewhere on the Internet, and use that information to provide measurement services and target ads. With Facebook remarketing you may see our ads on Facebook after you have used our services. For this to happen Facebook uses unique cookies that are activated and placed in a visitor's browser when they land on a webpage. Facebook lookalike audience targeting allows us to show ads on Facebook to people who are similar to those who have already visited or made a purchase from our services. To opt out of Facebook's collection and use of information for ad targeting visit: <https://www.facebook.com/help/568137493302217>

### **Remarketing**

Our website and applications use remarketing advertising services. These remarketing services are provided by companies that show our ads on websites and devices across the Internet. With remarketing you may see ads for our products you have previously looked at. As an example, suppose you visit a website that sells computers, but you do not buy a computer on your first visit to that website. The website's owner might like to encourage you to revisit their site and buy a computer by showing you their ads on other websites that you visit. We use remarketing for similar purposes. For this to happen remarketing companies will read a cookie in your browser. This can only happen if your browser is set to let it happen. You can opt out of these types of advertising cookies by visiting <http://www.networkadvertising.org/choices>.

### **What Happens If You Don't Give Us Your PD**

If you do not provide us with enough PD, we may not be able to provide you all our products and services. However, you can access and use some parts of our website without giving us your PD.

## **How Your Information Is Used and Shared**

We use the information we receive from you to:

- provide our products and services you have requested or purchased from us
- personalize and customize our content
- make improvements to our website
- contact you with updates to our website, products, and services
- resolve problems and disputes
- contact you with marketing and advertising that we believe may be of interest to you.

### **Communications and Emails**

When we communicate with you about our website, we will use the email address you provided when you registered as a user or customer. We may also send you emails with

promotional information about our website or offers from us or our affiliates unless you have opted out of receiving such information. You can change your contact preferences at any time through your account or by contacting us using the contact information at the top of this privacy notice.

### **Sharing Information with Affiliates and Other Third Parties**

We do not sell or rent your PD to third parties for marketing purposes. However, for data aggregation purposes we may use your NPD, which might be sold to other parties at our discretion. Any such data aggregation would not contain any of your PD. We may give your PD to third-party service providers whom we hire to provide services to us. These third-party service providers may include but are not limited to payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies.

### **Sharing Your PD With Other Users**

Some of your user personal information, including your location, first and last name, business type, LinkedIn and Facebook profiles, current place of work, job position, business name, business address, profile picture, email address, friend connections, spoken languages, business phone number, mobile number, business URL, username, and any image or video content that you have uploaded to our website or mobile app may be displayed to other users to help user interaction within our services or address your request for our services.

Your privacy settings in your account may let you limit which users can see your PD in your user profile and what information in your profile is visible to others. You understand that any content you upload to your public user profile, including PD, or content that you disclose online in a way that other users can see, including discussion boards, messaging, or other communication mechanisms becomes publicly accessible and can be used by anyone.

We do not filter or monitor what is posted on discussion boards. If you post on these discussion boards or other communication devices, you should use care when exposing any PD, as such information is not protected by our privacy notice nor are we liable if you disclose your PD through such postings.

If you sign into our services through a third-party social networking service or website, your “friends” list from that service or website might be automatically imported to our services. We do not have any control over the privacy notices and business practices of other third-party services or websites.

### **Your Information When You Login Using Social Media Websites**

We may share your information with third parties such as Facebook.com, Twitter.com, YouTube.com, Instagram.com, and Google.com. If you decide to login to our website using these third parties or other social media websites, you are agreeing to let us use and store your profile information from those websites to make better use of any social media features on our

website. This sharing of information helps us provide you a better experience when using our website and services. It also provides us with useful information such as visitor traffic. If you use any of the social sharing icons on our website to share our information, you may also be sharing your personal information through social media websites.

### **Text Messaging and Push Notifications**

If you provide a mobile telephone number to us, you are giving your consent and authorize us or a third party to send you text messages and push notifications. You are not required to give us your consent for these text messages and push notifications. However, withholding your consent may interfere or prevent us from providing some or all of our services to you. You can stop receiving text messages and push notifications at any time by contacting us.

### **Legally Required Releases of Information**

We may be legally required to disclose your PD if such disclosure is (a) required by subpoena, law, or other legal process; (b) necessary to assist law enforcement officials or governmental enforcement agencies; (c) necessary to investigate violations of or otherwise enforce our terms and conditions; (d) necessary to protect us from legal action or claims from third parties, including you and/or other users; or (e) necessary to protect the legal rights, personal/real property, or personal safety of our company, users, employees, and affiliates.

### **Disclosures to Successors**

If our business is sold or merges in whole or in part with another business that would become responsible for providing the website to you, we retain the right to transfer your PD to the new business. The new business would retain the right to use your PD according to the terms of this privacy notice as well as to any changes to this privacy notice as instituted by the new business. We also retain the right to transfer your PD if our company files for bankruptcy and some or all of our assets are sold to another individual or business.

### **Community Discussion Boards, Blogs, or Other Mechanisms**

Our website may offer the ability for users to communicate through online community discussion boards, blogs, or other mechanisms. We do not filter or monitor what is posted on such discussion mechanisms. If you choose to post on these discussion mechanisms, you should use care when exposing any PD, as such information is not protected by our privacy notice nor are we liable if you disclose your PD through such postings. Also, PD which you post on our website for publication may be available worldwide by means of the Internet. We cannot prevent the use or misuse of such information by others.

## **Retaining and Destroying Your PD**

We retain information that we collect from you (including your PD) only for as long as we need it for legal, business, or tax purposes. Your information may be retained in electronic, paper, or a combination of both forms. When your information is no longer needed, we will destroy, delete, or erase it.

## **Updating Your PD**

You can update your PD using services found on our website. If no such services exist, you can contact us using the contact information found at the top of this privacy notice and we will help you. However, we may keep your PD as needed to enforce our agreements and to comply with any legal obligations.

## **Revoking Your Consent for Using Your PD**

You have the right to revoke your consent for us to use your PD at any time. Such optout will not affect disclosures otherwise permitted by law including but not limited to: (i) disclosures to affiliates and business partners, (ii) disclosures to third-party service providers that provide certain services for our business, such as payment processors, web analytics companies, advertising networks, call centers, data management services, help desk providers, accountants, law firms, auditors, shopping cart and email service providers, and shipping companies, (iii) disclosures to third parties as necessary to fulfill your requests, (iv) disclosures to governmental agencies or law enforcement departments, or as otherwise required to be made under applicable law, (v) previously completed disclosures to third parties, or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept. If you want to revoke your consent for us to use your PD, please contact us through the contact information at the top of this privacy notice.

## **Protecting the Privacy Rights of Third Parties**

If any postings you make on our website contain information about third parties, you agree to make sure that you have permission to include that information. While we are not legally liable for the actions of our users, we will remove any postings about which we are notified, if such postings violate the privacy rights of others.

## **Do Not Track Settings**

Some web browsers have settings that enable you to request that our website not track your movement within our website. Our website does not obey such settings when transmitted to and detected by our website. You can turn off tracking features and other security settings in your browser by referring to your browser's user manual.

## **Links to Other Websites**

Our website may contain links to other websites. These websites are not under our control and are not subject to our privacy notice. These websites will likely have their own privacy notices. We have no responsibility for these websites and we provide links to these websites solely for your convenience. You acknowledge that your use of and access to these websites are solely at your risk. It is your responsibility to check the privacy notices of these websites to see how they treat your PD.

## **Protecting Children's Privacy**

Even though our website is not designed for use by anyone under the age of 18, we realize that a child under the age of 18 may attempt to access our website. We do not knowingly collect PD from children under the age of 18. If you are a parent or guardian and believe that your child is using our website, please contact us. Before we remove any information we may ask for proof of identification to prevent malicious removal of account information. If we discover that a child is accessing our website, we will delete his/her information within a reasonable period of time. You acknowledge that we do not verify the age of our users nor have any liability to do so.

## **Our Email Policy**

You can always opt out of receiving email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third party without your permission except in the sale or transfer of our business, or if our company files for bankruptcy.

## **Our Security Policy**

We have built our website using industry-standard security measures and authentication tools to protect the security of your PD. We and the third parties who provide services to us also maintain technical and physical safeguards to protect your PD. Unfortunately we cannot guarantee prevention of loss or misuse of your PD or secure data transmission over the Internet because of its nature. We strongly urge you to protect any password you may have for our website and not share it with anyone.

## **Use of Your Credit Card**

You may have to provide a credit card to buy products and services from our website. We use third-party billing services and have no control over them. We use commercially reasonable efforts to ensure that your credit card number is kept strictly confidential by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

## **Changes to Our Privacy Notice**

We reserve the right to change this privacy notice at any time. If our company decides to change this privacy notice, we will post those changes on our website so that our users and customers are always aware of what information we collect, use, and disclose. If at any time we decide to disclose or use your PD in a method different from that specified at the time it was collected, we will provide advance notice by email sent to the email address on file in your account. Otherwise we will use and disclose our users' and customers' PD in agreement with the privacy notice in effect when the information was collected. In all cases your continued use of our website, services, and products after any change to this privacy notice will constitute

your acceptance of such change. If you have questions about our privacy notice, please contact us through the information at the top of this privacy notice.