

PRIVACY POLICY

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KDMcCrite.com is committed to respecting the privacy rights of users of the Website (all capitalized terms not defined in this Notice have the same meanings as in KDMcCrite.com's [Website Terms of Use](#). KDMcCrite.com created this Privacy Policy to give You confidence as You visit and use the Website, and to demonstrate its commitment to fair information practices and to the protection of privacy.

This Privacy Policy is only applicable to the Website and not to any Third-Party Websites, which may have data collection, storage and use practices and policies that differ materially from this Privacy Policy. For additional information, see the section concerning Third-Party Websites, below.

BY USING THE WEBSITE, YOU REPRESENT AND WARRANT THAT YOU HAVE READ AND UNDERSTOOD, AND AGREE TO THE TERMS OF, THIS PRIVACY POLICY. IF YOU DO NOT UNDERSTAND OR DO NOT AGREE TO BE BOUND BY THIS PRIVACY POLICY, YOU MUST IMMEDIATELY LEAVE THE WEBSITE.

Each time You use the Website, the then-current version of this Privacy Policy will apply. Accordingly, each time You use the Website You should check the date of this Privacy Policy (which appears at the end) and review any changes since the last time You used the Website. For additional information, see the section concerning Updates and Changes to Privacy Policy, below.

1. ELIGIBILITY TO USE WEBSITE AND SERVICES

As stated in the Website Terms of Use, use of the Website and Services is restricted to individuals 18 years old and older. KDMcCrite.com does not intend to, and will not knowingly, collect information from or about individuals under the age of 18.

2. INFORMATION COLLECTION PRACTICES

(a) Traffic Data. Like most website operators, KDMcCrite.com automatically gathers information of the sort that browsers automatically make available, including: (i) IP addresses; (ii) domain servers; (iii) types of computers accessing the Website; and (iv) types of Web browsers accessing the Website (collectively "Traffic Data"). Traffic Data is anonymous information that does not personally identify You.

(b) Cookies. A "Cookie" is a string of information that a website stores on a user's computer, and that the user's browser provides to the website each time the user submits a query to the website. The purpose of a Cookie is to identify the user as a unique user of the Website. KDMcCrite.com uses Cookies to customize Your experience on the Website to Your interests, to ensure that You do not see the same advertisements or informational messages repeatedly, and to store Your password so You do not have to re-enter it each time You visit the Website. For additional information on KDMcCrite.com's uses of Cookies, see the section concerning Information Use and Disclosure Practices/Traffic Data and Information Gathered Using Cookies, below.

IF YOU DO NOT WISH TO HAVE COOKIES PLACED ON YOUR COMPUTER, YOU SHOULD SET YOUR BROWSERS TO REFUSE COOKIES BEFORE ACCESSING THE WEBSITE, WITH THE UNDERSTANDING THAT CERTAIN OF THE SERVICES AND CERTAIN FEATURES OF THE WEBSITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF COOKIES. IF YOU REFUSE COOKIES, YOU ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

(c) Personal Information. In order for You to use certain of the Services, You may be asked to provide KDMcCrite.com with certain information that personally identifies You (“Personal Information”). Personal Information includes, without limitation: (1) “Contact Data” (such as Your name, mailing address, phone number, and e-mail address); (2) “Financial Data” (such as Your credit card number or Pay-Pal account number); and (3) “Demographic Data” (such as Your zip code, age, and income). In each case, You will be asked to provide Personal Information; the Website will not gather it surreptitiously. KDMcCrite.com may supplement the Personal Information You provide with additional Personal Information gathered from public sources or from third-parties (e.g., consumer reporting agencies) who may lawfully provide such information to KDMcCrite.com.

You are under no obligation to provide Personal Information, with the caveat that Your refusal to do so may prevent You from using certain of the Services.

(d) Information You Make Public. The Website may contain features, including without limitation, public profiles, chat rooms, forums, message boards, and news groups that permit You to upload, post, transmit, display, perform or distribute content, information or other, including Your Personal Information. Any information that You choose to disclose by means of such features becomes public information over which KDMcCrite.com is unable to exercise control. You should exercise caution when deciding to disclose Your Personal Information by means of such features, and You agree to assume all responsibility for doing so.

3. INFORMATION USE AND DISCLOSURE PRACTICES

(a) Traffic Data and Information Gathered Using Cookies

KDMcCrite.com analyzes Traffic Data and information gathered using Cookies to help KDMcCrite.com better understand who is using the Website and how they are using it. By identifying patterns and trends in usage, KDMcCrite.com is able to better design the Website to improve Your experience, and to serve You more relevant and interesting content and advertisements. From time to time, KDMcCrite.com may release Traffic Data and information gathered using Cookies in the aggregate, such as by publishing a report on trends in the usage of the Website. KDMcCrite.com does not attempt to link information gathered using Cookies to Personal Information.

(b) Personal Information

(i) Generally. KDMcCrite.com uses Your Contact Data to send You information about KDMcCrite.com and KDMcCrite.com’s products and services, and to contact You when necessary in connection with the Services. KDMcCrite.com uses Your Financial Data to verify Your qualifications for certain Services and to bill You. KDMcCrite.com uses Your Demographic Data to customize and tailor Your experience on the Website. As with Traffic Data and information gathered using Cookies, from time to time KDMcCrite.com may release Demographic Data in the aggregate, such as by publishing a report on trends in the usage of the Website.

(ii) Disclosure in Connection with Services. KDMcCrite.com discloses Personal Information to those who help it provide Services, including those who perform technical, administrative and data processing tasks such as hosting, billing, fulfillment, and data storage and security.

(iii) License to User Content. As stated in the [Website Terms of Use](#), by using the Website, You grant the KDMcCrite.com Parties the right to publish Your name and any username of Yours in connection with the KDMcCrite.com Parties’ exercise of their license in and to Your User Content. You further waive any claims arising from the KDMcCrite.com Parties’ exercise of that

right. For additional information, see Terms of Use [Section 8](#), regarding User Content.

(iv) **Other Disclosure.** Except under the following circumstances, KDMcCrite.com will keep Your Personal Information private, and will not disclose it to third parties:

• **By Law or to Protect Rights.** KDMcCrite.com discloses Personal Information when required to do so by law, or in response to a subpoena or court order, or when KDMcCrite.com believes in its sole discretion that disclosure is reasonably necessary to protect the property or rights of KDMcCrite.com, third parties or the public at large.

- **Business Transfers; Bankruptcy.** KDMcCrite.com reserves the right to transfer all Personal Information in its possession to a successor organization in the event of a merger, acquisition, or bankruptcy or other sale of all or a portion of KDMcCrite.com's assets. Other than to the extent ordered by a bankruptcy or other court, the use and disclosure of all transferred Personal Information will be subject to this Privacy Policy, or to a new privacy policy if You are given notice of that new privacy policy and an opportunity to affirmatively opt-out of it. Personal Information submitted or collected after a transfer, however, may be subject to a new privacy policy adopted by KDMcCrite.com's successor organization.
- **Unpaid Accounts.** If You fail to pay any balance owed in consideration of Services, KDMcCrite.com may, as permitted by law, report Your Personal Information, including without limitation Your unpaid balance, to consumer credit reporting services, collection agencies and others.

4. SECURITY OF PERSONAL INFORMATION

KDMcCrite.com has implemented and maintains reasonable security procedures and practices to protect against the unauthorized access, use, modification, destruction or disclosure of Your Personal Information.

5. USER ABILITY TO ACCESS, UPDATE, AND CORRECT PERSONAL INFORMATION

KDMcCrite.com wants Your Personal Information to be complete and accurate. As stated in the [Website Terms of Use](#), by using the Website, You represent and warrant that all information You provide on any registration form or otherwise in connection with Your use of the Website and Services will be complete and accurate, and that You will update that information as necessary to maintain its completeness and accuracy.

6. THIRD-PARTY WEBSITES

KDMcCrite.com neither owns nor controls Third-Party Websites. Accordingly, Third-Party Websites are under no obligation to comply with this Privacy Policy except with respect to Personal Information provided directly to them by KDMcCrite.com. Before visiting or providing Personal Information to a Third-Party Website, You should inform Yourself of the privacy policies and practices (if any) of that Third-Party Website, and should take those steps necessary to, in Your discretion, protect Your privacy.

7. UPDATES AND CHANGES TO PRIVACY POLICY

Although most changes are likely to be minor, KDMcCrite.com reserves the right, at any time and without notice, to add to, update, change or modify this Privacy Policy, simply by posting such update, change or modification on this page. Any such addition, update, change or modification will be effective immediately upon posting on the Website. Each time You use the Website, the then-current version of this Privacy Policy will apply. Accordingly, each time You use the Website You should check the date of this Privacy Policy (which appears at the end) and review any changes since the last time You used the Website. Unless KDMcCrite.com obtains Your express consent, any revised Privacy

Policy will apply only to information collected after the effective date of such revised Privacy Policy, and not to information collected under any earlier Privacy Policy.

Effective Date: [February 23,2011]