

The Capital Region Family Business Center Privacy Policy

The Capital Region Family Business Center is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Privacy Policy applies to the Capital Region Family Business Center web site and other Web sites owned or operated by the Capital Region Family Business Center (collectively the “**Web site**” or “**Web sites**”) and governs data collection and usage. This Privacy Policy details important information regarding the use and disclosure of User information collected on the Web sites, or in connection with the Web sites and the services and promotions that may be provided on the Web sites. The Family Business Center provides this Privacy Policy to help you make an informed decision about whether to use or continue using the Web sites. By using the Capital Region Family Business Center Web site, you consent to the data practices described in this Privacy Policy. This Privacy Policy is incorporated into and is subject to all of the Family Business Center’s and Web sites’ terms of use. Your use of the Web sites and any personal information you provide on the Web sites or in connection with your use of the Web sites remains subject to the terms of this Privacy Policy and our terms of use.

The Information that the Center Collects

The Capital Region Family Business Center collects personally identifiable information regarding you and your business, such as your e-mail address, name, home or work address or telephone number. The Capital Region Family Business Center also collects anonymous demographic information, which is not unique to you or your business, such as your ZIP code, age, gender, preferences, interests and favorites. You may provide this information when choosing to participate in various activities on the Web sites such as registering for a program.

There is also information about your computer hardware and software that may be automatically collected by the Capital Region Family Business Center. This information can include: your IP address, browser type, domain names, access times and referring web site addresses. This information is used by The Capital Region Family Business Center for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of The Capital Region Family Business Center web site.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through The Capital Region Family Business Center public message boards, this information may be collected and used by others. Note: The Capital Region Family Business Center does not read any of your private online communications.

Cookies - When you visit the Web sites, we may send one or more cookies - a small text file containing a string of alphanumeric characters - to your computer that uniquely identifies your browser. The Capital Region Family Business Center may use both session cookies and persistent cookies. A persistent cookie remains after you close your browser. Persistent cookies may be used by your browser on subsequent visits to the site. Persistent cookies can be removed

by following your web browser help file directions. A session cookie is temporary and disappears after you close your browser. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. However, some features of the Web sites may not function properly if the ability to accept cookies is disabled.

Log File Information - When you use the Web sites, our servers automatically record certain information that your web browser sends whenever you visit any web sites. These server logs may include information such as your web request, Internet Protocol (“IP”) address, browser type, browser language, referring / exit pages and URLs, platform type, number of clicks, domain names, landing pages, pages viewed and the order of those pages, the amount of time spent on particular pages, the date and time of your request, and one or more cookies that may uniquely identify your browser.

Clear GIFs Information - When you use the Web sites, we may employ “clear GIFs” (a.k.a. Web Beacons) which are used to track the online usage patterns of our Users anonymously (i.e., in a non-personally-identifiable manner). In addition, we may also use clear GIFs in HTML-based emails sent to our users to track which emails are opened by recipients.

The Capital Region Family Business Center encourages you to review the Privacy Policies of Web sites you choose to link to from The Capital Region Family Business Center so that you can understand how those Web sites collect, use and share your information. The Capital Region Family Business Center is not responsible for the privacy protection or other content on Web sites outside of the Capital Region Family Business Center Web sites.

Use of your Personal Information

The Capital Region Family Business Center collects and uses your personal information to operate the Capital Region Family Business Center Web site and deliver its programs and services. The Capital Region Family Business Center also uses your personally identifiable information to inform you of other programs or services available from the Capital Region Family Business Center and its affiliates. The Capital Region Family Business Center may also contact you via surveys to conduct research about your opinion of current services or of potential new programs and services that may be offered.

Please be aware that any personal information or content that you voluntarily disclose online and that is not specified as secure and protected from viewing by third parties will become publicly available and can be collected and used by others.

The Capital Region Family Business Center does not sell, rent or lease its customer lists to third parties. The Capital Region Family Business Center may, from time to time, contact you on behalf of external business partners about a particular program or service that may be of interest to you. In those cases, your unique personally identifiable information (e-mail, name, address, telephone number) is not transferred to the third party. In addition, the Capital Region Family Business Center may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to

the Capital Region Family Business Center, and they are required to maintain the confidentiality of your information.

The Capital Region Family Business Center does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

The Capital Region Family Business Center keeps track of the Web sites and pages our customers visit within The Capital Region Family Business Center, in order to determine what Capital Region Family Business Center services and programs are the most popular. This data is used to deliver customized content of the Capital Region Family Business Center to members and potential members or participants in programs and services whose behavior indicates that they are interested in a particular subject area. We use both your personal information and certain non-personal Information (such as anonymous user usage data, cookies, IP addresses, browser type, clickstream data, etc.) to improve the quality and design of the Web sites and to create new features, promotions, functionality, and services by storing, tracking, and analyzing user preferences and trends. We use cookies, clear gifs, and log file information to: (a) remember information so that you will not have to re-enter it during your visit or the next time you visit the Web sites; (b) provide custom, personalized content and information; (c) monitor the effectiveness of our programs, services, and marketing; (d) monitor aggregate metrics such as total number of visitors, pages viewed, etc.; and (e) track your entries, submissions, and status in programs, services, promotions and events.

We may provide personal information and non-personal information to our affiliates, or other businesses or persons for the purpose of processing such information on our behalf. We require that these parties agree to process such information in compliance with our Privacy Policy, and we use reasonable efforts to limit their use of such information and to use other appropriate confidentiality and security measures. We do not share your personal information with other, third-party companies for their commercial or marketing use without your consent or except as part of a specific program or feature for which you will have the ability to opt-in or opt-out. We do share non-personal information (such as anonymous user usage data, referring / exit pages and URLs, platform types, number of clicks, etc.) with interested third-parties to assist them in understanding the usage patterns for certain content, services, programs, promotions, and/or functionality on the Web sites.

The Capital Region Family Business Center Web sites will disclose your personal information, without notice, if required to do so by law or in the good faith belief that such action is necessary or appropriate to: (a) conform to the requirements of the law or comply with legal process served on the Capital Region Family Business Center or the site; (b) enforce our Terms of Service, take precautions against liability, to investigate and defend itself against any third-party claims or allegations or to otherwise protect and defend the rights or property of the Capital Region Family Business Center; and, (c) act under exigent circumstances to protect the rights, property, or personal safety of members and participants in the Capital Region Family Business Center, or the public, and the security or integrity of our Web site.

Our Commitment to Data Security

The Capital Region Family Business Center uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. We cannot, however, ensure or warrant the security of any information you transmit to the Capital Region Family Business Center and you do so at your own risk. Once we receive your transmission of information, the Capital Region Family Business Center makes commercially reasonable efforts to ensure the security of our systems. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.

If the Capital Region Family Business Center learns of a security systems breach, then we may attempt to notify you electronically so that you can take appropriate protective steps. The Capital Region Family Business Center may post a notice on the Web sites if a security breach occurs. Depending on where you live, you may have a legal right to receive notice of a security breach in writing. To receive a free written notice of a security breach (or to withdraw your consent from receiving electronic notice) you should notify us using in writing.

Your Choices

You may, of course, decline to submit personal information through the Web sites, in which case the Capital Region Family Business Center may not be able to provide certain services to you. You may update or correct your personal profile information and email preferences at any time.

Special Note on Text Messaging

We do not use your phone number to send commercial or marketing text messages without your consent or except as part of a specific program or feature for which you will have the ability to opt-in or opt-out. If you choose to opt-in to receive text messages, you consent to receive promotions from the Capital Region Family Business Center, its affiliates, and third parties with whom we have a contractual relationship. Notwithstanding the foregoing, we may, however, use your phone number without further consent to send you text messages for non-marketing or administrative purposes (such as notifying you of major Web site changes or for service purposes).

Third-party Advertisers, Links to Other Sites

The Capital Region Family Business Center may allow other companies, called third-party ad servers or ad networks, to serve advertisements within the Web sites. These third-party ad servers or ad networks use technology to send, directly to your browser, the advertisements and links that appear on the Web sites. They automatically receive your IP address when this happens. They may also use other technologies (such as cookies, JavaScript, or Web Beacons) to measure the effectiveness of their advertisements and to personalize the advertising content you see.

The Capital Region Family Business Center does not provide any personal information to these third-party ad servers or ad networks without your consent or except as part of a specific program or feature for which you will have the ability to opt-in or opt-out. However, please note that if an advertiser asks the Capital Region Family Business Center to show an advertisement to a certain audience or audience segment and you respond to that advertisement, the advertiser or

ad-server may conclude that you fit the description of the audience they are trying to reach. The advertiser may also use information regarding your use of the Web sites, such as the number of times you viewed an ad, to determine which ads to deliver to you.

You should consult the respective privacy policies of these third-party ad servers or ad networks for more information on their practices and for instructions on how to opt-out of certain practices. The Capital Region Family Business Center's privacy policy does not apply to, and we cannot control the activities of, such other advertisers or web sites.

Special Note to Non-California Users and International Users

The Websites are hosted in the United States and are intended for and directed to Users in the State of California. If you are a User accessing the Websites from the European Union, Asia, or any other region or state other than California with laws or regulations governing personal data collection, use, and disclosure, that differ from United States or the state of California laws, please be advised that through your continued use of the Websites, which are governed by U.S. law and California law, this Privacy Policy, and our Terms of Service, you are transferring your Personal Information to the United States and you consent to that transfer.

Our Commitment to Children's Privacy

Protecting the privacy of young children is especially important. For that reason, the Capital Region Family Business Center does not knowingly collect or maintain personal information or non-personal information on the Web sites from persons under 13 years of age, and no part of our Web sites is directed to persons under 13. If you are under 13 years of age, then please do not use or access the Web sites at any time or in any manner. If the Capital Region Family Business Center learns that personal information of persons under 13 years of age has been collected on the Web sites without verified parental consent, then the Capital Region Family Business Center will take the appropriate steps to delete this information.

Compliance With Maine Predatory Marketing Law

The Capital Region Family Business Center does not knowingly collect or maintain personal information on the Website from persons under the age of 18 whose IP address shows that person is located in Maine. If you are under 18 and are located in Maine, please do not use or access the Web sites at any time or in any manner.

Changes to this Statement

The Capital Region Family Business Center will occasionally update this Privacy Policy to reflect company and user feedback and this will be reflected by the “effective date” below. The Capital Region Family Business Center encourages you to periodically review this Privacy Policy to be informed of how the Capital Region Family Business Center is protecting your information. In general, we only use your Personal Information in the manner described in the Privacy Policy in effect when we received the Personal Information you provided. Your continued use of the Websites constitutes your agreement to this Privacy Policy and any future revisions.

Contact Information

The Capital Region Family Business Center welcomes your comments regarding this Privacy Policy. If you believe that the Capital Region Family Business Center has not adhered to this Privacy Policy, please contact the Capital Region Family Business Center at 916/481-0886, Jim Sabraw, Executive Director. We will use commercially reasonable efforts to promptly determine and remedy the problem.

Date Last Modified

This Privacy Policy was last modified April 1, 2010.