

NCCO Corporate Site Privacy Notice

Last updated: 5/23/2018

This Privacy Notice applies to information that National Checking Company (“NCCO”) collects through <https://www.nationalchecking.com/> (the "Site"). This page informs you of how we collect, use and disclose information we receive from users of the Site. In cases where the Site directs you to the website of any third party, this Privacy Notice does not govern the privacy practices of such third parties. You should refer to their respective privacy policies for details on their use of your information. In addition, if you establish an account and make purchases through <https://store.nationalchecking.com>, a separate privacy notice, which can be found on that site, will apply.

Types of Information That we May Collect

While using our Site, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to your name, address, phone number, or other data that may be used to identify or contact you ("Personal Information").

We may collect Personal Information when you provide such information through the Site, such as when you use the “Find a Representative” function on our Site, or send us a message. Your provision of Personal Information to us is completely voluntary on your part—we receive Personal Information through the Site only to respond to your inquiries. Please do not provide us with any sensitive Personal Information such as social security numbers, credit card numbers, passport numbers, biometric data, or other sensitive information.

We also may collect certain information automatically when you visit the Site, including:

- Your Internet Protocol (IP) address, which is the number automatically assigned to your device whenever you access the Internet and that can sometimes be used to derive your general geographic area;
- Other unique identifiers, including mobile device identification numbers;
- Your browser type and operating system;
- Sites you visited before and after visiting the Site;
- Pages you view and links you click on within the Site;
- Standard Server Log Information

We may use cookies, pixel tags, Local Shared Objects (sometimes referred to as “Flash Cookies”), and similar technologies to automatically collect this information. Cookies are small bits of code that are stored by your web browser or in applications and that may automatically identify your browser or application to the whenever your device is used to visit the Site. Pixel tags are very small images or small pieces of data embedded in images, also known as “web beacons” or “clear GIFs,” that can recognize cookies, the time and date a page is viewed, a description of the page where the pixel tag is placed, and similar information from your device. Local Shared

Objects/Flash Cookies are similar to standard cookies except that they can be larger and are downloaded to a device by the Adobe Flash media player. Please note that you may need to take additional steps beyond changing your browser settings to refuse or disable Local Shared Objects/Flash Cookies and similar technologies. By visiting the Site, you consent to our use of cookies and similar technologies. You can decide if and how your device will accept a cookie by configuring your preferences or options in your browser or applications. However, if you choose to reject cookies and similar technologies, you may not be able to use features within the Site.

Use of Information

If you provide us with your mailing address and/or email address, we may respond to your inquiry, and may periodically send you information, news, announcements or other marketing communications about NCCO and its affiliates. You may unsubscribe from any of our communications at any time. Otherwise, we will only use your Personal Information collected for the purpose for which you submitted it (e.g., to respond to you regarding the reason you contacted us) or to tell you important news related to our Site or Privacy Notice.

We may use information collected automatically through our Site for internal purposes, including for product development, and to evaluate and update our Site.

Sharing of Information

We may share information we collect as follows:

- **Service Providers:** We may share information with service providers that perform certain functions or services on our behalf. Service providers may have access to Personal Information needed to perform their functions, but may not use it for their own purposes, like sending you marketing offers about their products.
- **Affiliates:** We may share information with our Affiliates, which they may use for marketing purposes. You may unsubscribe from any of those communications at any time.
- **Business Transfer:** If we sell all or part of our business, or make a sale or transfer of assets, or are otherwise involved in a merger or business transfer, or in the unlikely event of bankruptcy, a business reorganization, or similar event, we may transfer your information as part of such transaction.
- **Administrative or Legal Process:** We may disclose your information to third parties in order to protect the legal rights, safety, and security of our organization, our corporate affiliates, subsidiaries, business partners, and customers; enforce our contracts; respond to and resolve claims or complaints; prevent fraud or for risk management purposes; and comply with or respond to law enforcement or legal process or a request for cooperation by a government or other entity, whether or not legally required.
- **Public Information:** We may share public information with third parties.

- **Other Parties With Your Express or Implied Consent:** We may share information with third parties when you consent to such sharing.
- **Non-personal Information:** We may share non-personal information (including Personal Information that has been de-identified and/or aggregated), such as demographic and usage statistics, for any reason at our sole discretion.

We will never share or sell your Personal Information to unaffiliated third parties for marketing purposes.

Security

Your privacy is important to us, and we use commercially reasonable efforts and reasonably available technologies to preserve the security of your Personal Information and protect it from unauthorized use or disclosure. You understand, however that no system is perfect, and we cannot ensure or warrant the security of any or all of the Personal Information that you transmit through the Site.

We combine technical and physical safeguards with policies and procedures to help protect your Personal Information.

Our employees, contractors, and service providers must have a legitimate business reason to access the Personal Information you provide.

Your Consent, Access to Your Information, and Retention

If you do not consent to our collection, use, or disclosure of your Personal Information, then do not share it with us. You may withdraw your consent at any time, subject to reasonable notice and legal or contractual obligations. To withdraw your consent, simply notify us in writing of the information that you no longer wish for us to maintain (subject to legal or contractual obligations).

We keep your Personal Information only as long as we need it, for as long as we deem appropriate or as long as required by applicable laws, rules, or regulations.

Children's Privacy

We do not knowingly collect, use, or disclose Personal Information from children under the age of 13. If we are made aware we have collected Personal Information from a child under 13 years old in a manner that is inconsistent with the Children's Online Privacy Protection Act, we will delete this information as soon as possible.

Changes to this Privacy Notice

This Privacy Notice is subject to periodic changes and updates. These changes are effective upon posting to the Site. Please check this Privacy Notice periodically for updates. Your continued use

of the Site constitutes your acceptance of the terms of this Privacy Notice, as amended from time to time

Your California Privacy Rights/Do Not Track Disclosures

California Civil Code Section 1798.83 permits California residents to request certain information regarding our disclosures of your Personal Information to third parties for their direct marketing purposes. To make such a request, please contact us.

Some web browsers may transmit “do-not-track” signals to the websites with which you are communicating. Because of differences in how web browsers incorporate and activate this feature, it is not always clear whether you intend for these signals to be transmitted, or whether you even are aware of them. Because there currently is no industry standard concerning what, if anything, websites should do when they receive such signals, we currently do not take action in response to these signals.

International Users

Our Website is directed towards users who reside in the United States. By using the Services, you affirm that you reside in the United States, and you consent to the collection, storage, processing, and transfer of your information in and to the United States, pursuant to the laws of the United States. We do not knowingly collect, use, or disclose information of European Union residents.

Contact Us

If you have any questions about this Privacy Notice or our privacy practices, please contact us by mail or email with a subject of “NCCO Corporate Site Privacy Notice.” Our contact information is:

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