

Privacy Policy

MEMO Financial Services, Inc. and subsidiaries ("MEMO") provides this site as an informative resource for our customers and visitors. This is MEMO's Privacy Policy about the information MEMO collects and uses from agents/customers and others visiting this website. MEMO takes commercially reasonable, necessary and appropriate steps to secure and protect information transmitted to and stored upon the Site. Despite the use of these protective measures, MEMO cannot and does not warrant or guarantee that any transmissions or information is secure. MEMO incorporates this Privacy Policy into the Terms of Use for the website and encourages you to read and understand both the Privacy Policy and the Terms of Use.

BY ACCESSING AND USING THIS SITE, YOU ACKNOWLEDGE AND AGREE THAT YOU HAVE READ, UNDERSTAND, ACCEPT AND ARE BOUND BY THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THESE TERMS, YOU SHOULD NOT CONTINUE TO ACCESS OR USE THIS SITE. THE PRIVACY POLICY IS SUBJECT TO CHANGE. IF YOU USE THIS SITE AFTER CHANGES HAVE BEEN IMPLEMENTED, YOU ARE DEEMED TO HAVE ACCEPTED THE CHANGES. CONSULT THIS PRIVACY POLICY REGULARLY TO REMAIN AWARE OF ANY CHANGES. THIS SITE MAY BE MONITORED TO SECURE COMPLIANCE WITH THE PRIVACY POLICY.

Consumer and Customer (Agent)-Identifiable Information

MEMO maintains strict consumer and customer (agent)-information privacy policies and uses commercially reasonable and necessary technologies to safeguard information and communications from unauthorized intrusions, but MEMO does not warrant or guarantee that such intrusions will never occur.

Internet privacy focuses on the protection of consumer and customer (agent) -identifiable information which an individual or other customer (agent) reasonably expects to be kept private. Consumer and customer (agent)-identifiable information is information which can be associated with a specific individual or entity, including, for example, a consumer and customer's (agent) name, address or telephone number, mail address, and information about internet activities that are directly linked to those consumers or customers (agents).

Although it is common practice, it is also often a necessity for companies, governments or other organizations to collect consumer and customer (agent)-identifiable information. The reasons companies, governments or other organizations collect consumer and customer (agent)-identifiable information includes conducting business and offering services. For example, a service provider may collect consumer and customer (agent)-identifiable information such as name, address, telephone number and a variety of other information in the course of billing and providing service to a consumer or customer (agent).

MEMO protects online consumer and customer (agent)-identifiable information as follows:

MEMO's Collection and Use of Information: MEMO collects and uses customer (agent)-identifiable information for billing and programming purposes, to provide and change services, to anticipate and resolve problems with services, to inform you of changes to services, to create and inform you of products and services that may meet your needs, to provide company and industry information, and for other legitimate and lawful business purposes. MEMO may use your customer (agent)-identifiable information, in conjunction with information from other sources; to market new services we believe will be of interest to you.

In the course of conducting our business, we may transfer collected or submitted information, whether solicited or unsolicited, to trusted business and marketing partners and providers of service that we utilize. MEMO does not share any information other than what is necessary and appropriate to conduct

business. Internet traffic and usage patterns may be produced in report form and shared with our business partners and others as deemed necessary and appropriate at the sole discretion of MEMO.

When you access the Internet, the computers that host the web sites you visit (web servers) receive some anonymous information. This information may include a record of which pages a web browser has visited. MEMO servers receive information when consumers or agents/customers visit MEMO's website. MEMO may use the anonymous information it gathers to provide advertising about goods and services that MEMO believes will be of interest to you, or to provide customized features and services. MEMO will not use the information about your activities on the Internet together with any information that identifies you without your consent.

MEMO and its advertisers may use various kinds of software devices to collect information about Internet use. Files called "cookies" may be attached to your web browser which identify your browser and save information such as passwords so that websites can recognize you. You can set your browser to disable cookies, but some web sites may not work properly if the cookies are disabled.

Disclosure: MEMO will not sell, trade or disclose to third parties any consumer or customer (agent)-identifiable information derived from the registration for or use of this web site - including consumer or customer (agent) names and addresses - without the consent of the consumer or customer (agent) (except as required by subpoena, search warrant or other legal process or in the case of imminent physical harm, damage or injury to the consumer or customer (agent) or others). However, in the event that we buy or sell assets in the development of our business, visitor and customer information is a transferable asset that MEMO would anticipate being transferred.

When MEMO uses other agents, contractors or companies to perform services on its behalf, MEMO will ensure that the company protects your consumer and customer (agent)-identifiable information consistent with this policy.

Customer/Merchant Choice: A consumer or customer (agent) may choose not to receive direct marketing communications from MEMO in connection with this web site. When such a choice is made; MEMO (a) will not contact that consumer or customer (agent) directly with online marketing messages about MEMO services and (b) will not use consumer or customer (agent)-identifiable information obtained from that consumer's or customer (agent)'s registration for or use of this web site to contact that consumer or customer (agent) with marketing messages about any MEMO products or services. A consumer or customer (agent) may choose not to receive such MEMO marketing messages by responding to the marketing email by selecting (clicking) the "opt out" email generator.

Security: MEMO has implemented technology, security features and strict policy guidelines to safeguard the privacy of consumer or customer (agent)-identifiable information from unauthorized access or improper use. Despite MEMO's efforts, no security system is impenetrable and MEMO cannot and does not warrant or guarantee that collected information will not be intercepted.

Email contents: MEMO will not read or disclose to third parties private e-mail communications that are transmitted in connection with the web site, except as required to operate the service or as otherwise authorized by law.

Account Information: MEMO honors requests from consumers and agents/customers to review all consumer or customer (agent)-identifiable information maintained in reasonably retrievable form, which currently consists of your name, address, e-mail address, telephone number and/or billing information - and will correct any such information which may be inaccurate. Consumers or agents/customers may verify that MEMO has made the appropriate corrections.

Changes in Practices: MEMO will keep this policy current. Any changes in this policy shall be effective upon publication.

Linked Sites: MEMO's website may contain links to other web sites for convenience purposes. These linked sites may not be under our control and MEMO is not responsible for, nor liable for, the privacy practices or policies of those sites or companies not under MEMO's ownership and control. You are encouraged to review all privacy policies of any web site you access or use.

Contact Information: Any questions, suggestions and recommendations regarding this web site, our services, or this Privacy Policy or practices should be directed to:

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