

# PRIVACY POLICY

Above the Fray Magazine ("The Company") respects your personal privacy and is committed to adhering to federal and state privacy laws and industry guidelines in order to protect you and your identity. This privacy policy ("Privacy Policy") describes how we handle the personal information that you provide to us on this site (the "Web Site"). This Privacy Policy applies only to the Web Site, not to any other Company, affiliate or third party sites that may be accessible from here. Please be sure to read this entire Privacy Policy before using, submitting, or uploading information and material to the Web Site.

If you are unwilling to accept the terms and conditions of this Privacy Policy, we ask that you do not use this Web Site. By using this Web Site, you agree to the terms of this Privacy Policy. When you submit information via this Web Site, you consent to the collection, use, and disclosure of that information in accordance with this Privacy Policy.

After reading this Privacy Policy, which is incorporated into and is a part of the Web Site's Terms of Use [[hyperlink](#)], you will know:

- 1) What information the Company collects from you;
- 2) How the Company uses and may disclose information obtained through the website;
- 3) What choices you have about how the Company treats your information;
- 4) How the Company protects your privacy;
- 5) What the Company does about children visiting the Web Site;
- 6) How you can contact the Company.

By visiting this website, you accept that your visit and any dispute over privacy is subject to this notice and our Terms of Use, including limitations on damages, arbitration of disputes and application of the laws of the state of Illinois. If you have any concern about privacy issues, please contact us as directed in this Policy.

This Privacy Policy applies only to the Web Site and not to any third-parties that may be accessed through hyper-links on this website. The Company reserves the right to occasionally update this Privacy Policy. At such time, the Company will also revise the "last updated" date at the end of the Privacy Policy. For material changes to this Privacy Policy, the Company will notify you by placing prominent notice on the Web Site. We recommend that you periodically review this Privacy Policy.

## 1. INFORMATION THE COMPANY COLLECTS FROM YOU

### Active Information Collection

Like many other web sites, we actively collect information from our visitors both by asking specific questions on the Web Site and by permitting you to communicate directly with us via e-mail. Some of the information that you submit during the registration process may be personally identifiable (that is, information that can be uniquely identified with you, such as your name, business name, address, phone number, fax number, e-mail address, etc.).

When you visit the Web Site, we will not collect any personally identifiable information about you unless you provide it to us voluntarily. If you choose to register with the Web Site, during the registration process you will be asked for both personal and demographic information, most of which is required in order to complete the registration. We will inform you which information is optional. If you opt not to register with the Web Site, you still can visit the Web Site but you will not be able to access member content.

The Company does not have control over the privacy policies applied by any other party that you may disclose information to. Third party sites that are linked to from the Web Site are not under the control of the Company and we are not responsible for their content or privacy policies. If you would like information on any other party's privacy policy, you should contact that party directly, and we encourage you to do so.



## Passive Information Collection

As you navigate through a web site, certain information can be passively collected (that is, gathered without you actively providing the information) using various technologies and means, such as navigational data collection. Like most web site operators, we track IP addresses, use both session and persistent cookies, and assign Internet tags. Our system also automatically gathers information about the areas you visit on this site and collects operational information about the technology you use, such as your browser, type of computer, operating systems, Internet service providers and the domain name of the Web Site from which you linked to our site.

In addition, when you view the Web Site, we may store some information on your computer. This information will be in the form of a cookie or similar file and will help us in many ways. For example, cookies allow us to tailor the Web Site or advertisement to better match your interests and preferences. Most Internet browsers enable you to erase cookies from your computer hard drive, block all cookies, or receive a warning before a cookie is stored. Please refer to your browser instructions or help screen to learn more about these functions. The Company does not collect personally identifiable information automatically, but we may tie information collected automatically to your previously submitted personally identifiable information.

Company's website pages may contain electronic images known as web beacons—also referred to as single-pixel gifs—that permit the Company to count users who have visited those pages and for other related website statistics—(e.g., recording the popularity of certain website content and verifying system and server integrity). Web beacons are not used to access your personal information on the Company's websites; they are solely used to compile aggregated statistics concerning the use of the Company's websites. Web beacons collect only a limited set of information including a cookie number, the time and date of a page view, and a description of the page on which the web beacon resides.

We passively collect information to understand what areas of the Web Site are most popular, which areas may require improvement and what technologies are being used by our visitors. This information helps us to update and improve the Web Site. We also use this information for security purposes, to detect and to block security breaches and to provide you with a safe online environment.

## 2. HOW THE COMPANY USES AND MAY DISCLOSE INFORMATION OBTAINED THROUGH THE WEBSITE

Except as otherwise stated, we may use information collected via this Web Site to improve the content of our Web Site, to customize the Web Site to your preferences, to communicate information to you (if you have requested it), for our marketing and research purposes, and for any other purpose specified. In addition, we may make full use of all information acquired through this Web Site that is not in personally identifiable form.

If you provide personally identifiable information to this Site, we may combine such information with other actively collected information unless we specify otherwise at the point of collection.

We may disclose personally identifiable information you provide via this Web Site to third parties, but only:

(1) to carefully selected third parties who have made offers that may be of interest to you, provided you have consented to such offers, in which case we will require such third-parties to agree to treat it in accordance with this Privacy Policy;

(2) to contractors we use to support our business (such as technical support and financial institutions), in which case we will require such third parties to agree to treat it in accordance with this Privacy Policy and use it for the same purposes;

(3) in the event of a sale, merger, liquidation, dissolution, reorganization, assignment, or other transfer of Above the Fray or the business of this Web Site to which the information relates, in which case we will require any such buyer to agree to treat it in accordance with this Privacy Policy and use it for the same purposes;

(4) to respond to law enforcement requests or where required by applicable laws, court orders, or government regulations; or

(5) in situations involving threats to the physical safety of any person.

Your contact information (name, e-mail address, etc.) will be used for the purposes for which you supplied it to us (e.g. registering with the Web Site, entering a promotion, etc), to send you notices or promotional materials and to respond to your comments or requests for information. We may also enhance or merge personally identifiable information with data obtained from third parties for the same purposes.

The Company will not give or sell your personally identifiable information to any outside organization for the organization's own use without your consent. The Company may disclose your personal information to the reputable vendors that assist us in processing information. These vendors are restricted from using the information for any purpose other than helping us to provide products and services.

The Company does not otherwise distribute to third parties your personally identifiable information. The Company, however, will have no liability for disclosure of information obtained due to errors in transmission or the unauthorized intervention of third parties.

The Company may provide aggregate statistics about our customers, sales, online traffic patterns and related information to reputable third parties, but these statistics will not include any personally identifying information. The Company also will disclose any information that it is required to disclose by law or by an appropriate government authority.

Although the Company does not currently rent, sell or otherwise share your information with third parties for purposes unrelated to this Site, it may do so in the future. If you do not want your information to be shared, you should contact us at [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com) as described in Section 3.

Some of our advertisers may display ads on the Web Site that solicit, or contain technology to collect, information about our users. This information is collected and used by our advertisers, and is outside of our control. If you have any questions about a banner advertisement, you should contact the responsible advertiser directly.

### 3. CHOICES YOU HAVE ABOUT HOW THE COMPANY USES YOUR INFORMATION

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

You may also send us an e-mail message at [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com) to request access to, correct or delete any personal information that you have provided to us. Should you elect to have your information deleted, we will also delete your user account.

If you do not wish us to collect cookies, you may set your browser to refuse cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of this site may then be inaccessible or not function properly.

You may opt out of having your e-mail address used for promotional purposes by the Company. This opt out does not apply to information provided to the Company as a result of a product purchase, warranty registration, product service experience or other transactions. If you no longer wish to receive information or promotional materials from us by e-mail you may opt out of receiving these communications. We offer two methods for such opt-out choices. If we have sent you a promotional e-mail, you may send us an e-mail stating your request addressed to [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com)

You may request a Notice of Information-Sharing Disclosure which will identify the third parties with whom we have shared the information we have collected from you. You may request the Notice of Information-Sharing Disclosure by writing us at [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com). We will respond to your request for a Notice of Information-Sharing Disclosure within thirty (30) days of receipt

You can always choose whether you want to receive e-mail information from us other than the e-mail informing you of the completion of user registration, correction of user data, or change of password. You can do this by logging in to the Web Site and checking or unchecking the box that says, "Subscribe" or "Unsubscribe" in your user account pro-

file. You can always update and/or correct your personal information or cancel your user account registration. California Civil Code §1798.83 permits our visitors who are California residents to request certain information regarding their disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com) or write us: Above the Fray 2101 W. Rice St., Suite 105, Chicago IL 60622. Please include your postal address in your request.

You should review this Privacy Policy carefully, because if you do not agree with our practices, your ultimate choice is not to use the Web Site. Remember, by using any part of the Web Site, you accept and agree to our privacy practices. If we update this Privacy Policy, your continued use of the Web Site (following the posting of the revised Privacy Policy) means that you accept and agree to the terms of the revised Privacy Policy.

#### 4. HOW THE COMPANY PROTECTS YOUR INFORMATION

We work hard to protect your personal information. We use both technical and procedural methods to maintain the integrity and security of our databases.

The safety and security of your information also depends on you. If you have access to password-protected features, never share your password with anyone else, notify us promptly if you believe your password security has been breached, and remember to log off of this site before you leave your computer.

Any personally identifiable information or personally sensitive data that you disclose through any Communities, Forums, Message Boards, Chat Rooms, or other public online forums hosted on this website, may be collected and used by others. We recommend caution when giving out personal information to others in these public online forums.

There may be links provided to other sites and/or resources over which the Company has no control. These links are provided solely as a convenience to users and should not be construed as an affiliation with or endorsement by the Company of any content, items, or services on those third-party sites.

You access and use such other sites, including the content, items, or services on those sites, solely at your own risk. These linked sites may collect personal information from you when you enter their site. This collecting of information is not subject to the Company's control. To ensure protection of your privacy, always review the privacy policies of the sites you visit when linking from this site. The Company makes no representations or warranties with respect to the content, ownership or legality of any such linked sites.

You acknowledge and agree that the Company has no responsibility or liability for the availability of such external sites or resources, or for the content, advertising, products, or other materials available through such sites or resources.

#### 5. WHAT THE COMPANY DOES ABOUT CHILDREN VISITING THE WEB SITE

The Web Site is not intended for children under the age of 13. We will not knowingly collect personally identifiable information from site visitors in this age group. We encourage parents to talk to their children about their use of the Internet and the information they disclose online. If a child has provided us with personally identifiable information, a parent or guardian of that child may contact us via e-mail [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com) if they would like this information deleted from our records. We will use reasonable efforts to delete the child's information from our databases.

#### 6. HOW YOU CAN CONTACT THE COMPANY

If you have submitted personally identifiable information through the Web Site or an interactive advertisement, or if someone else has submitted your personally identifiable information through the Web Site or an interactive advertisement, and you would like to have that information deleted from our marketing databases, please contact us via e-mail at [privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com). We will then use reasonable efforts to remove your personally identifiable information from our files. You also may contact us to request the personally identifiable information that the Company has collected about you through the Web Site or interactive advertisements. The Company will use commercially reasonable efforts to supply you with this information and correct any factual inaccuracies in this information.

If you have any questions, comments or concerns about this Privacy Policy or the information practices of this site, please contact us at:

Above the Fray Magazine

2101 W. Rice Street, Suite 105, Chicago IL 60622

312-451-3588

[privacy@abovethefraymag.com](mailto:privacy@abovethefraymag.com)

If this Privacy Policy changes, the revised policy will be posted on this Web Site. Please check back periodically, and especially before you provide any personally identifiable information. Changes will not apply retroactively to personal information that was collected before the changes to the Privacy Policy, except as may be required by law.

This Privacy Policy was last updated on March 17, 2010.