



Strategies for keeping
more of what you earn.

PRIVACY POLICY

This privacy policy will advise you about our guidelines concerning the use of your personal information, including, without limitation, the reasonable efforts we make to protect your personal information in accord with these guidelines, and about what choices you have concerning our use of such information. Please read this policy carefully. We may need to change this policy from time to time in order to address new issues and reflect changes on our sites. We will post those changes here so that you will always know our policies regarding what information we gather, how we might use that information, and whether we will disclose that information to anyone. Please refer back to this policy regularly.

This policy applies to your use of all the sites and services owned or operated by The Tax Club, Inc., ("The Tax Club") and affiliated companies, including www.TheTaxClub.com, (collectively "we," "us," or "our"), and any other site that we may own or operate currently or in the future (collectively, the "Sites"). Unless we say otherwise, all references to the Sites in this policy include all such sites. This policy does not apply to your use of unaffiliated sites to which any of the Sites only link.

We may request personal identification information from you (such as your name, street address, telephone number, credit card number, e-mail address, and/or any other identifier that permits the physical or online contacting of you) in connection with your use of, or participation in, membership registration for The Tax Club, and www.TheTaxClub.com, and in connection with other activities, services or resources we make available on any of our Sites. In all of these cases, we will collect personal identification information from you only if you voluntarily submit such information to us. Except as otherwise provided in this policy, we reasonably endeavor to ensure that we never intentionally disclose any personal identification information about you as an individual user to any third party without having received your permission (through opt-in or similar procedures) except as provided for herein or otherwise as permitted or required under law.

We may use cookie technology and Web beacons (discussed in detail below) to improve your experience at our Sites, including to remember your preferences, customize the content and advertisements that you see or authenticate your access to your personal information.

We may also contact you to confirm your registration and about your account status, and regarding changes to the Sites' Terms and Conditions and Privacy Policy.

We may also use personal identification information for internal or external marketing and promotional purposes. On occasion, for example, we may send you e-mails to introduce a product or a service that we think might be of interest to the users of our Sites.

We have the following exceptions to these policies: We will release specific information about you or your account to comply with any valid legal inquiry or process such as a search warrant, subpoena, statute or court order. We will also release specific information in special cases, such as if there is an attempted breach of the security of the Sites, or a physical or property threat to you or others. We may also transfer user information, including personally identifiable information, in connection with a corporate merger, consolidation, the sale of related assets or corporate division, or other fundamental corporate change. We may provide access to your personally identifiable information to our contractors who are performing services for us in connection with our Sites or the services that you have requested.

Further, the information you enter when making a purchase online will be shared with payment processors, financial gateways, and your credit card company to authorize credit card payments. Such information may also be shared with necessary third parties solely for the purpose or carrying out the transactions.

You are responsible for maintaining the confidentiality of your information and password. You shall be responsible for all uses of your registration, whether or not authorized by you. You agree to immediately notify us of any unauthorized use of your registration or password.

We collect non-personal identification information through the use of, without limitation, the following types of methodology:

"Cookie" technology: A "cookie" is an element of data that a website can send to your browser, which may then store it on your system.

"IP address tracking": An IP address is a number that is assigned to your computer when you are on the Internet. When you request pages from our Sites, our servers log your IP address.

"Web beacons": A Web beacon, or "clear gif," is a small graphic image on a webpage or web-based document that a website can use to determine information about a user.

Non-personal identification information might include the browser you use, the type of computer, technical information about your means of connection to our Sites—such as the operating systems and the Internet service providers utilized, and other similar information. Our systems may also automatically gather information about the areas you visit and search terms you utilize on our Sites and about the links you may select from within our Sites to other areas of the World Wide Web or elsewhere online.

We use such information for our business purposes, and, in particular, primarily to administer the Sites, better manage advertising on the Sites, and, in the aggregate, to understand how our users as a group use the services and resources provided on our Sites. This way we know which areas of our Sites are favorites of our users, which areas need improvement, and what technologies are being used so that we may continually improve our Sites.

We may share this aggregate statistical information with our partners, suppliers and other third parties, but we will not share any individual names, personal navigational or other personal information. For example, we may use a third-party advertising company to serve ads when you visit our Sites. We may share demographic and preference information with this company to allow them to display appropriate advertisements for you.

We may use a proprietary advertising server to display ads on our Sites. In addition, advertisers may elect to use third-party advertising companies to serve ads onto our Sites. Some of our advertisers may display ads on our Sites that may use cookie technology or Web beacons to (i) identify non-personal information about our users (such as connection speed, browser and country of origin) and (ii) track user behavior within our Sites. Advertisers generally use such information to customize the display of ads within our Sites. We will not permit such advertisers to collect any personal information from our users within our Sites, however, you may choose to voluntarily provide the advertisers with your personal information. We do not have access to these cookies or any information that they may contain.

Further, we may contract with a third party web analytics provider to help manage and optimize our Sites. We may use this service to help us measure the effectiveness of our advertising and how visitors use our Sites. To do this, we may use Web beacons and cookie technology on the Sites. The type of information we may collect includes the number of hits a webpage receives, type of browser used, and number of times a visitor makes a purchase from a particular promotion. By supplementing our records, this information helps us learn things like what pages are most attractive to our visitors, which of our products and services most interest our users, and what kinds of offers our users like to see. Although this third-party provider logs the information coming from our Sites on our behalf, we control how that data may and may not be used.

Users may find advertising or other content on our Sites that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies, or no policy (policies) at all. We encourage you to review the privacy policies of any third party sites or services before providing any of them with your personal information.

Protecting your privacy and your information is a top priority. We have taken reasonable measures to secure both your information and our physical premises. We exercise reasonable care in providing safe transmission of your information from your PC to our servers (unless sent by a means outside of our control, such as e-mail). However, we cannot guaranty that our measures will completely bar unauthorized access to your information, and by using the Sites you assume this risk.