

## **RedVector.com, Inc. Privacy Policy**

By visiting, using and submitting information to, [www.redvector.com](http://www.redvector.com), you are accepting the practices described in this Privacy Policy and our Agreement of Terms of Use.

The [www.redvector.com](http://www.redvector.com) Internet website is owned and operated by RedVector.com, Inc., a Florida corporation ("RedVector"). RedVector appreciates that you care how information about you is collected and shared, so RedVector created this Privacy Policy in order to demonstrate our firm commitment to disclose our current policies regarding your privacy and the confidentiality of your personally identifiable information. In addition, we take further measures to enhance the protection of your privacy and personally identifiable information, as outlined in this Privacy Policy.

### **Applicability of this Privacy Policy**

This Privacy Policy is intended to apply to you, RedVector, its affiliates and all Internet websites owned and operated by RedVector, including, but not limited to, the website located at the URL [www.redvector.com](http://www.redvector.com) ("[www.redvector.com](http://www.redvector.com)"). This Privacy Policy is a statement of RedVector's current policies with regard to how information about you is collected by RedVector via [www.redvector.com](http://www.redvector.com), used, and potentially shared by RedVector.

### **Personally Identifiable Information is Provided by You**

Much of [www.redvector.com](http://www.redvector.com) is accessible to you without your providing personally identifiable information. However, RedVector requires that you register and provide personally identifiable information to enable you to utilize certain features of [www.redvector.com](http://www.redvector.com), including subscribing for RedVector's courses and being issued a username or password. In addition, you submit your personally identifiable information to RedVector in order to receive company updates, press releases, or other special offers from RedVector and select business sponsors. RedVector will obtain your consent for any use of your personally identifiable information beyond the original use for which you provided it.

The personally identifiable information that RedVector requests from you may include your name, address, email address, telephone number, driver's license number and professional license number. The personally identifiable information that you provide must be accurate, complete and current. RedVector will specifically ask you for any personally identifiable information requested, and your provision of such information will always be on a voluntary basis.

### **RedVector's Use of Your Personally Identifiable Information**

RedVector uses your personally identifiable information within RedVector's internal organization to process any selections that you may make using [www.redvector.com](http://www.redvector.com). RedVector also shares your personally identifiable information with select third parties for fulfillment of services and features that you specifically select. For example, we will share your personally identifiable information with: (i) credit card companies for processing your tuition if you register for RedVector courses; (ii) state licensing agencies if you elect to have RedVector report your professional licensing requirements to those agencies; (iii) select business sponsors if you submit your personally identifiable information to receive special offers from them; (iv) professional organizations who refer you to [www.redvector.com](http://www.redvector.com); (v) vendors whose products you order via [www.redvector.com](http://www.redvector.com); and (vi) course providers in order to issue you points and certificates earned by successfully completing coursework.

RedVector reserves the right to share or disclose your personally identifiable information when it determines, in its sole discretion, that the disclosure of such personally identifiable information is necessary to identify, contact, or bring legal action against you if you may be: (i) causing intentional or unintentional injury to another; (ii) interfering with another's rights or property, including RedVector's rights or property; (iii) violating any applicable law, rule or regulation; or (iv) such disclosure is required by any applicable law, rule or regulation; or (v) in order to provide profession related product information through third party vendors.

**Correcting, Updating or Changing Selections Regarding Your Personally Identifiable Information** Once you have provided personally identifiable information to RedVector via [www.redvector.com](http://www.redvector.com), you must inform

RedVector of any changes to, or updates of, any personally identifiable information that you provide. You may at any time request a copy of the personally identifiable information that you provided, elect to revoke ("opt-out") the information provided, update that information, or change any selections you have made with regard to use of that information.

In order to access, opt-out, update or change selections for use of, personally identifiable information that you provided, please [contact RedVector](#). RedVector will accordingly furnish you with a copy of your personally identifiable information, or change its records to remove, update or change selections regarding your personally identifiable information.

If you opt-out of providing your personally identifiable information, RedVector will no longer use your personally identifiable information or share it with third parties. However, keep in mind that your opting-out of providing personally identifiable information may inhibit or cancel your ability to fully utilize [www.redvector.com](#) to subscribe for RedVector's courses, and to access or use some of [www.redvector.com](#)'s other features.

### **Chat Rooms and Messaging Forum on [www.redvector.com](#)**

Chat rooms located on [www.redvector.com](#) and the area of [www.redvector.com](#) known as "Messaging Forum" are public display areas of [www.redvector.com](#). Any information you post within those areas, including personally identifiable information, will be displayed on [www.redvector.com](#) for all users to access and see. We encourage you not to post any personally identifiable information within those areas. RedVector will not be responsible for the use or dissemination of any information that you post within the [www.redvector.com](#)'s chat rooms and/or "Messaging Forum".

### **Other Transmissions, Submissions and Postings to [www.redvector.com](#)**

If you transmit, submit or post information to [www.redvector.com](#) that is not, or does not contain, personally identifiable information, you automatically grant RedVector the royalty-free, non-exclusive right and license to use, copy, format, adapt and/or to incorporate the same in other data and content viewable on, contained in, or downloadable from, [www.redvector.com](#).

### **RedVector's Use of Cookies**

Like many Internet websites, RedVector utilizes "cookies" to track and store anonymous preferential information about you as you use [www.redvector.com](#). "Cookies" are alphanumeric identifiers in the form of text files that are inserted and stored on your hard drive by your web browser. Cookies track your personal preferences and activities, but in no way contain or refer to any personally identifiable information.

RedVector's use of cookies allows RedVector to aggregate certain information about its users. The aggregated information helps RedVector to serve you better by compiling user preferences to improve the features of [www.redvector.com](#). RedVector may also share, loan, rent or sell this aggregated information to third parties, but keep in mind that the aggregated information contains absolutely no personally identifiable information.

If you do not want [www.redvector.com](#)'s cookies to be inserted into your hard drive, you can disable your hard drive's ability to accept and receive cookies through your web browser. However, keep in mind that if you disable your hard drive's ability to accept and receive cookies, you may not be able to fully utilize all of the convenience features of [www.redvector.com](#). For instance, you may have to log in your username or password more than once per session.

### **Username and Passwords May Be Issued to You**

You may be issued a username or password by RedVector to utilize certain features of [www.redvector.com](#). In order to receive a username or password from RedVector for use on [www.redvector.com](#), you will be required to submit personally identifiable information. You are responsible for keeping your usernames and passwords, if any, confidential. You are responsible for any access, use or activities on [www.redvector.com](#)

under your username or password. For that reason, be sure to log off when you are finished using a shared computer.

### **Security of Your Submissions and Transmissions**

RedVector utilizes its best efforts to protect the security of any information submitted or transmitted by you via [www.redvector.com](http://www.redvector.com), including, but not limited to, personally identifiable information. RedVector uses a secure server and SSL encryption technology to help ensure that your submissions and transmissions are kept confidential. However, in the unlikely event that an unauthorized third party compromises RedVector's security system, RedVector is not responsible for any occurrences or damages directly or indirectly caused by an unauthorized third party's ability to view, use or disseminate your submissions or transmissions to [www.redvector.com](http://www.redvector.com), or your personally identifiable information.

### **Links to Other Internet Websites on [www.redvector.com](http://www.redvector.com)**

[www.redvector.com](http://www.redvector.com) contains links to other Internet websites. This Privacy Policy applies solely to [www.redvector.com](http://www.redvector.com), and all Internet websites owned and operated by RedVector. RedVector makes no representations or warranties about, nor is it responsible for, the privacy practices of other Internet websites. When you enter a linked Internet website, RedVector encourages you to read the privacy policy of that linked website, as its privacy policy may differ substantially from that of this Privacy Policy.

### **Access and Use by Minors**

[www.redvector.com](http://www.redvector.com) is not intended to be accessed or utilized by persons under the age of 18. RedVector does not intend or purposefully attempt to gather information from children under the age of 13.

### **Changes to this Privacy Policy**

RedVector developed this Privacy Policy as a manifestation of our firm commitment to disclose our current privacy and confidentiality policies to you. However, the Internet is rapidly evolving. With this in mind, RedVector reserves the right to amend this Privacy Policy at any time in its sole discretion and without notice. Any information we collect from you is subject to the current Privacy Policy. You are encouraged to revisit this Privacy Policy each time you visit [www.redvector.com](http://www.redvector.com), in order to review any changes that have been made. Your continued access and use of [www.redvector.com](http://www.redvector.com) following the posting of any such changes shall indicate your acceptance of the same.

### **Your Questions, Comments & Complaints**

RedVector encourages you to provide RedVector with feedback regarding this Privacy Policy. If you have questions, comments or concerns regarding this Privacy Policy, please contact us. If you feel that RedVector is not abiding by this Privacy Policy at any time, please immediately contact us.

### **Governing Law; Arbitration**

This Privacy Policy is to governed and construed in accordance with the internal laws of the State of Florida, without regard for principles of conflicts of laws. Any civil action, claim, dispute or proceeding arising out of, or relating to, this Privacy Policy shall be referred to final and binding arbitration, before a single arbitrator, under the commercial arbitration rules of the American Arbitration Association in Hillsborough County, Florida. The arbitrator shall be selected by you and RedVector, and if you and RedVector are unable to reach agreement on selection of the arbitrator within thirty (30) days after the notice of arbitration is served, then the arbitrator shall be selected by the American Arbitration Association.

Judgment upon any award rendered by the arbitrator shall be final, binding and conclusive upon you and RedVector, and your and RedVector's respective administrators, executors, legal representatives, successors and assigns, and may be entered in any court of competent jurisdiction. Notwithstanding the previous sentence, in no event shall either you or RedVector be entitled to punitive, special, indirect or consequential damages, and both you and RedVector hereby waive your rights to any punitive, special,

indirect or consequential damages, including, but not limited to, damages for any loss of profit, revenue or business.

#### **Miscellaneous**

If any portion of this Privacy Policy is deemed unlawful, void or unenforceable by any arbitrator, this Privacy Policy as a whole shall not be deemed unlawful, void or unenforceable, but only that portion of this Privacy Policy that is unlawful, void or unenforceable shall be stricken from this Privacy Policy.

The headings contained in this Privacy Policy are for convenience of reference only, are not to be considered a part of this Privacy Policy, and shall not limit or otherwise affect in any way the meaning or interpretation of this Privacy Policy.

All covenants, agreements, representations and warranties made in this Privacy Policy, as may be amended by RedVector from time to time, shall survive your acceptance of this Privacy Policy and the termination of this Privacy Policy.

This Privacy Policy represents the entire understanding and agreement between you and RedVector regarding the subject matter of this Privacy Policy, and supersedes all other previous agreements, understandings and/or representations regarding the same.