

Jo-Anne Smith & Associates, Inc. (JSA) - Privacy Policy

This Policy applies only to information collected at this Website. It does not apply to information collected by us, or on our behalf, in person, through the mails, by telephone or any other means. This policy is effective as of March 13, 2012.

By using our Website, you consent to the terms of our Privacy Policy and to our use of your personal information as described here.

Introduction & Personal Information

JSA and our affiliated companies ("we, us") respect your online privacy and recognize your need for appropriate protection and management of your personally identifiable information ("personal information") that we acquire in your use of our Website. We may collect Personal Information from you; if we do, you will be expressly asked for it so that you know what information you are providing. For example, we may ask for this information when you download a document from our Website. Personal information we may ask for includes your name, e-mail address, the company you work for, address, phone, fax numbers, your title, whether you are a client of ours, and other information that can be used to identify you. We also collect non-personal information, described below.

Non-Personal Information

We use reporting technologies on our Website to record non-personal information such as Internet domain and host names; Internet protocol (IP) addresses; the page you request, your browser software and operating system types; click-stream patterns; and dates and times that our Website is accessed. We analyze this information for trends and statistics. Our use of tracking technologies allows us to improve our Website and your experience, helps us understand the demographics of our user base, and suggests the sorts of announcements you are likely to have an interest in.

Our web pages may utilize "cookies." A "cookie" is a small text file placed on your computer's hard drive that allows our Website to recognize you as a prior user, determine which pages you have previously seen, and so on. We also use cookies to deliver content to you that you might be particularly interested in. We cannot determine your identity from our use of cookies. We store the information collected through cookies in our databases. You may be able to configure your browser to notify you if you receive a cookie, to block cookies, or to remove cookies from your computer. However if you do so, it will be more difficult for you to navigate our Website.

These technologies are not designed to identify you. It may be possible to identify you and your online actions with the use of cookies and IP addresses, but only in conjunction with personal information you have voluntarily provided to us.

Protection of Personal Information

We restrict access to the personal information we have collected from or about you, as described above, to those employees who need to know the information to provide products and services to you. We maintain physical, electronic and procedural safeguards to guard your personal information.

Despite our use of commercially reasonable efforts to protect your personal information from unauthorized access or disclosure, the internet is not an inherently secure environment and so we cannot guarantee the security of your personal information. We assume no liability for any disclosure of data due to errors in transmission, unauthorized third party access or other acts of third parties, or acts or omissions beyond our reasonable control.

Use of Personal Information

We collect personal information when you sign up to receive newsletters that we publish, request information regarding an event we sponsor, and otherwise as needed to fulfill your requests for information, products, and services, and to contact you. When we collect this information, you will know it because you will need to submit this information to us in order to receive the information, product, or service you requested. We use personal information primarily for our own internal purposes, such as evaluating what aspects of the Website need improvement, fulfilling your requests for information, products, or services, and communicating with you.

We also use personal information for our direct marketing purposes, and we will use the information to send you announcements and invitations that we think you may be interested in. You can always opt out of these marketing uses by telling us not to send the materials to you when you provide the personal information, or by asking us to remove you from those mailing lists. This is normally done by clicking on the appropriate link in those mailings. We cannot delete all the Personal Information that you provide to us, even if you ask us to do so.

If you choose not to provide us with the personal information that we request, you can still visit most of our Website, but you may be unable to obtain certain information, products, and services that we offer.

Disclosure of Personal Information

In the ordinary course of our business, we do not rent or sell any personal information we collect from or about you. For the purposes specified above, we may transfer or disclose any personal information we have collected from or about you to any of our affiliated entities.

We may disclose your personal information as permitted by law and may also be required to disclose your personal information to governmental or regulatory entities in response to regulatory inquiries in connection with investigations or to comply with applicable law, rules, regulations, orders subpoenas, or other legal processes.

We may disclose all of the information we collect from or about you, including personal information, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. These third-party service providers help us maintain our Website and deliver information, products, and services to you and other users of our Website, and help us analyze our Website traffic. The companies we hire to provide such support services are not allowed to use your personal information for their own purposes and are contractually obligated to protect your personal information.

We do not transfer personal information to third parties for their use as a mailing list or for other advertising purposes. As an exception, your personal information may be used by any company with which we merge, acquire or are acquired by; we may also use it in the event of bankruptcy. In the event our Privacy Policy is modified due to such merger, acquisition, bankruptcy, or for any other reason, notice of the revised Privacy Policy will be posted on this Website.

Access, Accuracy and Deletion of Data

Upon your written request, we will allow you to review any of your personal information that you disclosed to us, except for any personal information that we collect in connection with or in anticipation of any claim or legal proceeding. If you discover any inaccuracy, please let us know so that we can make whatever corrections are appropriate.

We keep personal information for an unlimited time period. However you can ask us to delete your personal information from our marketing databases, and if you do that we will comply as soon as practicable.

Children

Our Website is not designed for children, and we do not seek to collect any information from children including those under the age of 13.

Third Party Websites

You may be able to access third-party Websites directly from our Website. We cannot control how third parties may use personal information you disclose to them, so you should carefully review the privacy policy of any third-party web site you visit before using it or disclosing your personal information to it.

Protecting your privacy online is an evolving area, and our Website is constantly evolving to meet these demands. We therefore reserve the right to modify this Privacy Policy at any time. Notice of any modifications to this Privacy Policy will be posted on the Website. Your continued use of our Website after we notify you of changes to this statement or post a modified Privacy Policy on this Website will constitute your acceptance of those modifications.