

Text in a Bottle (Toggin) takes your privacy seriously. Please read the following to learn more about our privacy policy.

NOTICE: The Federal Trade Commission has important information concerning the use of the Internet and Internet "surfing." The link to their Web site is available by cutting and pasting the following link into the address bar of your browser: <http://www.ftc.gov/bcp/online/pubs/online/sitesee.htm>

#### 1. WHAT THIS PRIVACY POLICY COVERS

- General. This policy covers how Text in a Bottle (Toggin) treats personal information that Text in a Bottle (Toggin) collects and receives, including information related to your past use of Text in a Bottle (Toggin) products and services. Personal information is information about you that is personally identifiable like your name, address, e-mail address, or phone number, and that is not otherwise publicly available.
- Companies Not Controlled. This policy does not apply to the practices of companies that Text in a Bottle (Toggin) does not own or control, or to people that Text in a Bottle (Toggin) does not employ or manage.
- DO NOT PROVIDE ANY CONFIDENTIAL INFORMATION TO US THAT MIGHT HARM YOU IF RELEASED TO ANY THIRD PARTY. THIS INCLUDES PROTECTED HEALTH INFORMATION AS WE CAN MAKE NO ASSURANCE THAT WE ARE OR WILL REMAIN COMPLIANT WITH HIPPA OR THAT OUR SECURITY EFFORTS WILL BE EFFECTIVE.

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#### 2. INFORMATION COLLECTION AND USE

- General
  - Collection. Text in a Bottle (Toggin) collects personal information when you register with Text in a Bottle (Toggin), when you use Text in a Bottle (Toggin) products or services, when you visit Text in a Bottle (Toggin) pages or the pages of certain Text in a Bottle (Toggin) partners, and when you enter contests, promotions or sweepstakes. Text in a Bottle (Toggin) may combine information about you that we have with information we obtain from business partners or other companies.
  - Information Sought. When you register we ask for information such as your name, e-mail address, birth date, gender, zip code, occupation, school, industry, and personal interests. For some financial products and services we may also ask for your address, and information about your financial accounts or assets. Once you register with Text in a Bottle (Toggin) and sign in to our services, you are not anonymous to us.
  - Right to refrain from giving information. You have right to refrain from giving us certain information, but then you might not be able to take advantage of all of our features. We use the information that you provide for to enhance the service, such as responding to your requests. However, you may not mask your identity by providing false or misleading information. For example, you may not use IP masking to mask your Internet access location, including without limitation, proxy servers, masking software or the like.
  - Financial Services. Text in a Bottle (Toggin) collects information about your transactions with us and with some of our business partners, including information about your use of financial products and services that we offer.
  - IP Address and Cookies. Text in a Bottle (Toggin) automatically receives and records information on our server logs from your browser, including your IP address, Text in a Bottle (Toggin) cookie information, and the page you request. Most web browsers have the ability to accept cookies, reject cookies, or to prompt the user before accepting them. The help portion of the toolbar of your browser will tell you how to select the option that suits you best. However, disabling the acceptance of cookies allows you to take full advantage of some of the best and most advanced features that we have to offer, and we recommend that you leave them turned on.
  - Web Beacons. Text in a Bottle (Toggin) may use web beacons to access Text in a Bottle (Toggin) cookies inside and outside our network of websites and in connection with Text in a Bottle (Toggin) products and services.
  - Software. During some visits we may use software tools such as JavaScript to measure and collect session information, including page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page.
  - Use. Text in a Bottle (Toggin) uses information for the following general purposes: to customize the advertising and content you see, fulfill your requests for products and

services, improve our services, contact you, conduct research, and provide anonymous reporting for internal and external clients.

○ Information Sharing and Disclosure

- Sharing of Personal Information. Text in a Bottle (Toggin) does not rent, sell, or share personal information about you with other people or nonaffiliated companies except to provide products or services you have requested, when we have your permission, or under the following circumstances:
  - We provide the information to trusted partners who work on behalf of or with Text in a Bottle (Toggin) under confidentiality agreements. These companies may use your personal information to help Text in a Bottle (Toggin) communicate with you about offers from Text in a Bottle (Toggin) and our marketing partners. However, these companies do not have any independent right to share this information.
  - We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims;
  - We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of Text in a Bottle (Toggin)'s terms of use, or as otherwise required by law; and
  - We transfer information about you if Text in a Bottle (Toggin) is acquired by or merged with another company. In this event, Text in a Bottle (Toggin) will provide notice before such information about you is transferred and becomes subject to a different privacy policy.
- Ad Targeting. Text in a Bottle (Toggin) displays targeted advertisements based on personal information. Advertisers (including ad serving companies) may assume that people who interact with, view, or click on targeted ads meet the targeting criteria - for example, women ages 18-24 from a particular geographic area.
  - Text in a Bottle (Toggin) does not provide any personal information to the advertiser when you interact with or view a targeted ad. However, by interacting with or viewing an ad you are consenting to the possibility that the advertiser will make the assumption that you meet the targeting criteria used to display the ad.
  - Text in a Bottle (Toggin) advertisers include financial service providers (such as banks, insurance agents, stock brokers and mortgage lenders) and non-financial companies (such as stores, airlines, and software companies).

3. CHILDREN UNDER AGE 17

Text in a Bottle (Toggin) does not knowingly collect or solicit personal information from anyone under the age of 17. If you are under 17, please do not register for Text in a Bottle (Toggin) or send any information about yourself to us, including your name, address, telephone number, or email address. No one under age 17 may provide any personal information to or on Text in a Bottle (Toggin). In the event that we learn that we have collected personal information from a child under age 17 without verification of parental consent, we will promptly delete that information. If you believe that we might have any information from or about a child under 17, please contact us at [info@Text in a Bottle \(Toggin\).com](mailto:info@Text in a Bottle (Toggin).com).

4. COOKIES

- Rights Reserved. Text in a Bottle (Toggin) may set and access Text in a Bottle (Toggin) cookies on your computer.
- This Policy Not Applicable to Other Companies. Text in a Bottle (Toggin) lets other companies that show advertisements on some of our pages set and access their cookies on your computer. Other companies' use of their cookies is subject to their own privacy policies, not this one. Advertisers or other companies do not have access to Text in a Bottle (Toggin)'s cookies.

5. YOUR ABILITY TO EDIT AND DELETE YOUR ACCOUNT INFORMATION AND PREFERENCES

- General
  - Editing. You can edit your Text in a Bottle (Toggin) account information, including your marketing preferences, at any time.
  - New Categories. New categories of marketing communications may be added to the marketing preferences from time to time. Users who visit this page can opt out of receiving future marketing communications from these new categories or they can unsubscribe by following instructions contained in the messages they receive.
  - Text in a Bottle (Toggin) Marketing. We reserve the right to send you certain communications relating to the Text in a Bottle (Toggin) products and services, such as service announcements and administrative messages, that are considered part of your

Text in a Bottle (Toggin) account, without offering you the opportunity to opt-out of receiving them.

- Account Removal. You can delete your Text in a Bottle (Toggin) account by visiting our Account Deletion page. Please click here to read about information that might possibly remain in our archived records after your account has been deleted.

#### 6. CONFIDENTIALITY AND SECURITY

- Limited Access to Information. We generally limit access to personal information about you to employees who we believe reasonably need to come into contact with that information to provide products or services to you or in order to do their jobs.
- Federal Compliance. We have physical, electronic, and procedural safeguards that comply with federal regulations to protect personal information about you.
- Protection. Your Text in a Bottle (Toggin) account information is password-protected.
- SSL-Encryption. In certain areas Text in a Bottle (Toggin) uses industry-standard SSL-encryption to protect data transmissions.

#### 7. CHANGES TO THIS PRIVACY POLICY

- Updates to the Policy. Text in a Bottle (Toggin) may update this policy. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary e-mail address specified in your Text in a Bottle (Toggin) account or by placing a prominent notice on our site.
- Feedback. If you have questions or suggestions, please complete contact us at: Text in a Bottle (Toggin) LLC.  
Customer Care - Privacy Policy Issues  
31300 Orchard Lake Rd. Suite 200  
Farmington Hills, MI 48334
- Or E-mail your comments and suggestions to [theteam@textbottle.com](mailto:theteam@textbottle.com)