

Privacy Policy

Effective date: January 1, 2020

IMPORTANT: PLEASE READ. THIS PRIVACY POLICY DESCRIBES THE TERMS OF OUR COMMITMENT TO YOUR PRIVACY.

This Privacy Policy governs the manner in which Francine Tone & Associates, LLC, its employees, agents and representatives collect, use, maintain and disclose information collected from Users of any Site maintained by Francine Tone & Associates, LLC. This privacy policy applies to this Site and all products and services offered by Francine Tone & Associates, LLC (collectively designated as “We” or “Website”).

This Privacy Policy governs all visitors to this Website, including all subscribers to lists or newsletters, whether paid or unpaid, all members or affiliates whether paid or unpaid, and all customers or clients. Persons who visit or view this Website whether intentionally or unintentionally, whether solicited or unsolicited, are described herein as “User” and are parties to this Privacy Policy, along with the Terms and Conditions and Disclaimer found on this Website.

We are strongly committed to protecting your privacy and providing a safe online experience for all of our Users while offering the highest quality User experience.

By using any website or web presence maintained by Francine Tone & Associates, LLC or its subdomains, and related domains or sales pages (all collectively designated as the “Website”), you agree to the terms of this Privacy Policy. Because we gather certain types of information about and from you, we believe it is important that you understand our collection and use of this information. This Privacy Policy discloses what information we gather, how we use it, how to correct or change it, and what steps we take to safeguard personal information provided to us both online and offline. Please read the entire Privacy Policy, as well as our Terms & Conditions and Disclaimers.

This page informs you of our policies regarding the collection, use and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, the terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, accessible from www.FrancineTone.com

Definitions

- **Service.** Service is the www.FrancineTone.com website operated by Francine Tone & Associates LLC.
- **Personal Data.** Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).
- **Usage Data.** Usage Data is data collected automatically either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
- **Cookies.** Cookies are small files stored on your device (computer or mobile device).
- **Data Controller.** Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processed.

For the purpose of this Privacy Policy, we are a Data Controller of your Personal Data.

- **Data Processors (or Service Providers).** Data Processor (or Service Provider) means any natural or legal person who processes the data on behalf of the Data Controller.

We may use the services of various Service Providers in order to process your data more effectively.

- **Data Subject (or User).** Data Subject is any living individual who is using our Service and is the subject of Personal Data.

Information Collection and Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Cookies and Usage Data

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send or by contacting us.

Usage Data

We may also collect information on how the Service is accessed and used ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and we hold certain information.

Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Other tracking technologies are also used such as beacons, tags and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- ☐ **Session Cookies.** We use Session Cookies to operate our Service.
- ☐ **Preference Cookies.** We use Preference Cookies to remember your preferences and various settings.
- ☐ **Security Cookies.** We use Security Cookies for security purposes.

Use of Data

We use the collected data for various purposes:

- ☐ To provide and maintain our Service
- ☐ To notify you about changes to our Service
- ☐ To allow you to participate in interactive features of our Service when you choose to do so
- ☐ To provide customer support
- ☐ To gather analysis or valuable information so that we can improve our Service
- ☐ To monitor the usage of our Service
- ☐ To detect, prevent and address technical issues
- ☐ To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information

Retention of Data

We will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain

your data to comply with applicable laws), resolve disputes and enforce our legal agreements and policies.

We will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer periods.

Transfer of Data

Your information, including Personal Data, may be transferred to — and maintained on — computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

If you are located outside United States and choose to provide information to us, please note that we transfer the data, including Personal Data, to United States and process it there.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

We will take all the steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Disclosure of Data

Business Transaction

If We are involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.

Disclosure for Law Enforcement

Under certain circumstances, We may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Legal Requirements

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Francine Tone & Associates LLC.
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Security of Data

The security of your data is important to us but remember that no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Our Policy on "Do Not Track" Signals under the California Online Protection Act (CalOPPA)

We do not support Do Not Track ("DNT"). Do Not Track is a preference you can set in your web browser to inform websites that you do not want to be tracked.

You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

Your California Privacy Rights

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your personal information by Website to their affiliates and/or third parties for their direct marketing purposes. To make such a request, please send an email with your first name, last name, mailing address, email address and telephone number to info@francinetone.com. Please include "California Privacy Rights" in the Subject line of your email.

It is the intent of this Privacy Policy to comply with the California Online Privacy Protection Act of 2003 ("CalOPPA"). Various provisions of this Privacy Policy addresses requirements of CalOPPA. In summary, you must presume that we collect electronic information from all visitors to the Website. This is not usually personally identifiable information. If you purchase a product or service through this Website (and thereby become covered by CalOPPA), the purchase agreement User electronically signs prior to purchase allows the Website to collect and archive all the personal

information user provides and to transmit and/or transfer that personal information to third parties. There is no way User can modify this information and user has no right to do so. Under the terms of the purchase agreement, User has no right to view or receive any information about Website's database. In the event that the Website, under advice of counsel agrees to divulge information, the User must submit whatever information is demanded by the Website to insure that Website is releasing information to the correct User. Other provisions of CalOPPA may exempt the Website from complying. While We take measures to ensure that outside parties do not have access to any information we have about Users, we do not warrant that outside parties will not breach our system and gain access to User's information. [Merchant service providers do not allow us access to user's credit card information.]

California Consumer Privacy Act, eff 2020 (CCPA)

If you are a resident of California, you have additional rights under the CCPA which went into effect on January 1, 2020. We aim to take reasonable steps to allow you to correct, amend, delete or limit the use of your Personal Data. Under the CCPA, you have the following additional rights:

- The right to request disclosure of data collection and sales practices in connection with the requesting consumer;
- The right to have the requesting consumer's information deleted, subject to certain exceptions;
- The right to request that their personal information not be sold to third parties, if applicable; and
- The right not to be discriminated against because they exercised any of the new rights.

California residents may submit a personal information or erasure request via email to support@francinetone.com. Francine Tone & Associates LLC will need to collect information from the requesting party to verify their identity, and will respond within 45 days of receiving a personal information request (subject to an additional 45-day extension in certain circumstances).

Your Data Protection Rights under the General Data Protection Regulation (GDPR)

If you are a resident of the European Economic Area (EEA), you have certain data protection rights. We aim to take reasonable steps to allow you to correct, amend, delete or limit the use of your Personal Data.

If you wish to be informed about what Personal Data we hold about you and if you want it to be removed from our systems, please contact us.

In certain circumstances, you have the following data protection rights:

- **The right to access, update or delete the information we have on you.** Whenever made possible, you can access, update or request deletion of your Personal Data directly within your account settings section. If you are unable to perform these actions yourself, please contact us to assist you.
- **The right of rectification.** You have the right to have your information rectified if that information is inaccurate or incomplete.
- **The right to object.** You have the right to object to our processing of your Personal Data.
- **The right of restriction.** You have the right to request that we restrict the processing of your personal information.
- **The right to data portability.** You have the right to be provided with a copy of the information we have on you in a structured, machine-readable and commonly used format.
- **The right to withdraw consent.** You also have the right to withdraw your consent at any time where We relied on your consent to process your personal information.

Please note that we may ask you to verify your identity before responding to such requests.

You have the right to complain to a Data Protection Authority about our collection and use of your Personal Data. For more information, please contact your local data protection authority in the European Economic Area (EEA).

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), provide the Service on our behalf, perform Service-related services or assist us in analyzing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Service.

Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <https://policies.google.com/privacy?hl=en>

Behavioral Remarketing

We use remarketing services to advertise on third party websites to you after you visited our Service. We and our third-party vendors use cookies to inform, optimize and serve ads based on your past visits to our Service.

Facebook

Facebook remarketing service is provided by Facebook Inc.

You can learn more about interest-based advertising from Facebook by visiting this page: <https://www.facebook.com/help/164968693837950>

To opt-out from Facebook's interest-based ads, follow these instructions from Facebook: <https://www.facebook.com/help/568137493302217>

Facebook adheres to the Self-Regulatory Principles for Online Behavioral Advertising established by the Digital Advertising Alliance. You can also opt-out from Facebook and other participating companies through the Digital Advertising Alliance in the USA <http://www.aboutads.info/choices/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>, or opt-out using your mobile device settings.

For more information on the privacy practices of Facebook, please visit Facebook's Data Policy: <https://www.facebook.com/privacy/explanation>

Links to Other Sites

Our Service may contain links to other sites that are not operated by us. If you click a third party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third party sites or services.

Children's Privacy

COPPA (Children Online Privacy Protection Act) puts parents in control of collecting of personal information from children under 13. The Federal Trade Commission enforces the COPPA Rule, which spells out what operators of websites and online services must do to protect children's privacy and safety online. We do not specifically market to children under 18 years of age. Persons under 18 years of age are not authorized to view or interact with this Website and must leave immediately.

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

CAN SPAM Act

The CAN-SPAM Act is a law that sets the rules for commercial email, establishes requirements for commercial messages, gives recipients the right to have emails stopped from being sent to them, and spells out tough penalties for violations.

- **We collect your email address in order to:**
 - Send information, respond to inquiries, and/or other requests or questions
 - Process orders and to send information and updates pertaining to orders.
 - Send you additional information related to your product and/or service
 - Market to our mailing list or continue to send emails to our clients after the original transaction has occurred.

- **To be in accordance with CANSPAM, we agree to the following:**
 - Not use false or misleading subjects or email addresses.

- Identify the message as an advertisement in some reasonable way.
- Include the physical address of our business or site headquarters.
- Monitor third-party email marketing services for compliance, if one is used.
- Honor opt-out/unsubscribe requests quickly.
- Allow users to unsubscribe by using the link at the bottom of each email.

□ **If at any time you would like to unsubscribe from receiving future emails, you can email us at**

- Follow the instructions at the bottom of each email.

and we will promptly remove you from ALL correspondence.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Changes to our privacy policy are intended to comply with additional policies that the law requires to protect your information. At no time will our privacy policy offer less protection with future revisions.

Contact Us

If you have any questions about this Privacy Policy, please contact us:

By mail: P.O. Box 34045, Truckee, CA 96160 United States

By email: support@francinetone.com