

Notice of Rights of California Residents to Limit the Use of Your Sensitive Personal Information

We do not use or disclose your sensitive Personal Information for purposes that give rise to a right to limit the use and disclosure of your sensitive Personal Information under the California Consumer Privacy Act (CCPA).

Notice of Right to Opt-Out of Profiling, Automated Decision Making, and Targeted Advertising

Depending on your state of residence, you may have the right to opt out of targeted advertising and selling of your data. You may submit a request to exercise this right by submitting a request through one of the two options provided in the “[Submitting a Consumer Request](#)” section below.

We may create a profile regarding your interests and preferences for our products and services including your potential to purchase a product or service. Depending on your state of residence, you may have the right to opt out of profiling in furtherance of decisions that produce legal or similarly significant effects.

U.S. Consumer Privacy Rights

Under the applicable U.S. Privacy Laws, depending on state of residence, Consumers may have the following rights, which can be exercised directly or, in certain cases, through an authorized agent:

Right to Know	You may, depending on your state of residence, have the right to request, (1) the categories of Personal Information we have collected about you, (2) the categories of sources from which the Personal Information was collected, (3) the business or commercial purpose for collecting, selling, or sharing this information, (4) the categories of third parties with whom we share or have shared your Personal Information, (5) as applicable, the categories of Personal Information that we have sold or shared about you and the categories of third parties to whom the Personal Information was sold or shared, by category or categories of Personal Information for each category of third parties to whom the Personal Information was sold or shared, (6) the categories of Personal Information that we have disclosed about you for a business purpose and the categories of persons to whom it was disclosed for a business purpose, and (7) a list of the specific third parties to whom we sell personal data.
Right to Access	You may, depending on your state of residence, have the right, in certain circumstances, to receive a copy of the Personal Information you have provided to us in a structured, commonly used, machine-readable format that supports re-use, or to request the transfer of your Personal Information to another person.
Right to Portability	You may, depending on your state of residence, have the right, in certain circumstances, to receive a copy of the Personal Information you have provided to us in a structured, commonly used, machine-readable format that supports re-use, or to request the transfer of your Personal Information to another person.
Right to Confirm	You may, depending on your state of residence, have the right to confirm if we are processing your Personal Information and to access your Personal Information, as just stated above.

Right to Delete	You may, depending on your state of residence, have the right to request that we delete Personal Information that we collected from you, subject to certain exceptions.
Right to Correct	You may, depending on your state of residence, have the right to request we correct inaccurate Personal Information (to the extent such an inaccuracy exists) that we maintain about you.
Right to Opt-Out	You may, depending on your state of residence, have the right to opt-out of certain uses or disclosures of your Personal Information, including opting out of the selling of your Personal Information or the sharing of such information for cross-context behavioral advertising purposes. To learn more about this right and how to exercise it, please refer to the detailed discussion in the section above.
Right to Limit Sensitive Personal Information Processing	You may, depending on your state of residence, have the right to direct businesses to limit their use and disclosure of Sensitive Personal Information if we use or disclose it beyond certain internal business purposes. Where applicable, we will treat such a request as a revocation of any consent that you may have provided to your processing of Sensitive Personal Information.
Right to Non-Discrimination	You have the right to not be discriminated or retaliated against for exercising any of the above rights.
Right to Appeal	You may, depending on your state of residence, have the right to appeal our refusal to take action on a request.

Submitting a Consumer Request

You can submit any of the above types of Consumer requests through either of the options below:

1. Submit an online request on our website by clicking [HERE](#).
2. Call our privacy toll-free line at **800-457-7140**.

How We Will Verify That It Is Really You Submitting The Request:

When you submit a Right to Know, Right to Access, Right to Delete, or Right to Correct request through one of the methods provided above, we will need to confirm your state of residence to determine which rights apply and then we will need to verify your identity.

We will ask you to provide some information in order to verify your identity and respond to your request. Specifically, we will ask you to verify information that can be used to link your identity to particular records in our possession, which depends on the nature of your relationship and interaction with us. This process may require us to request additional Personal Information from you, including, but not limited to, your first name, last name, email address, phone number, state/province of residence, and/or country. During verification, we will only request the minimum Personal Information necessary to correctly identify you for the purpose of fulfilling your request.

In certain circumstances, we may decline a request to exercise the rights described above, particularly where these rights are not available in your state, or when we are unable to verify your identity or locate your information in our systems. If we are unable to comply with all or a portion of your request, we will explain the reasons for declining to comply with your request.

Designated Authorized Agent:

You may, depending on your state of residence, have the right to designate an authorized agent to submit one of the above requests on your behalf. To do so, you must either (a) execute a valid, verifiable, and notarized power of attorney or (b) provide other written, signed authorization that we can then verify. We maintain the right to deny any request from an authorized agent that does not submit sufficient proof that they have been authorized by you to act on your behalf.

Retention of Personal Information

We will retain each category of Personal Information for as long as we continue to have a legal or business need to retain it consistent with the purposes for which the information was collected. Your Personal Information may be stored or maintained in a variety of different records, files, databases, and information systems some of which are controlled or managed by vendors. As a result, we are unable to predict at the point of collection of your information how long the information will be retained, as it depends on many factors. In deciding how long to retain each category of Personal Information that we collect, we consider many criteria, including, but not limited to: the business purposes for which the Personal Information was collected; relevant federal, state and local recordkeeping laws; applicable statute of limitations for claims to which the information may be relevant; and legal preservation of evidence obligations.

Because the law prescribes minimum periods for retention of certain records, some records will be retained for at least the duration of the required period plus a certain number of years. Retention is often measured from occurrence of a triggering event but we may also measure the retention period from either (1) the date the record or data was collected, created, or last modified, (2) the date of the particular transaction to which the record or data pertains, or (3) another triggering event that is determined to be reasonable and appropriate based on the nature of the data and the legal/business needs for its continued use.

If the business purposes for collecting the Personal Information, and legal reasons for retaining the Personal Information, have both expired, we will purge the information in a secure manner.

Co-Branded Services

From time to time, we may enter an arrangement with another company that is not owned by or affiliated with us to provide additional products or services. These arrangements may include business partners, sponsors, and co-branded online services (referred to here as “co-branded services”). Any information, including Personal Information, that you provide on one of these co-branded services may be shared with these partners. By participating in activities or providing your information for these co-branded services, you consent to our providing your information to those partners. Separate privacy policies may apply to these partners’ uses of your Personal Information.