

# Privacy Policy

## Effective Date: October 1, 2020

In this Privacy Policy ("Policy"), we describe the information that Monster Tree Service (the "Company") collects, uses, and discloses about visitors to its website, <https://www.whymonster.com/> (the "Site"). The Company is composed of multiple locations, each of which is independently owned and operated by an entity that has entered into a franchise agreement allowing it to use the Company's brand (referred to as a "franchisee"). The franchisee's use of your information is governed by its own privacy practices and not this one, except as described in this Policy.

By visiting the Site, or using any of our services available on or through our Site, you agree that your personal information collected through the Site and as otherwise described in this policy will be handled as described in this Policy. Your use of our Site or services, and any dispute over privacy, is subject to this Policy and our Terms of Service, including its applicable limitations on damages and the resolution of disputes. Our Terms of Service are incorporated by reference into this Policy.

### [The Information We Collect About You](#)

#### [Information We Collect Directly From You](#)

#### [Information We Collect Automatically](#)

#### [How We Use Your Information](#)

#### [How We Share Your Information](#)

#### [Our Use of Cookies and Other Tracking Mechanisms](#)

#### [Analytics](#)

#### [Ad Networks](#)

#### [Links](#)

#### [Security of My Personal Information](#)

#### [What Choices Do I Have Regarding Use of My Personal Information?](#)

#### [Children Under 13](#)

#### [Special Information for California Consumers](#)

[If you are a California resident, the California Consumer Privacy Act \(“CCPA”\) also provides you with additional privacy rights regarding our use of your personal information. To learn more about your California rights under CCPA, see our IMPORTANT ADDITIONAL INFORMATION.](#)

[Contact Us](#)

[Changes to this Policy](#)

### **The Information We Collect About You**

We collect information about you directly from you, from other entities, and automatically through your use of our Site or services.

**Information We Collect Directly From You.** The information we collect from you depends on how you use our Site and services. If you request a quote through our Site, we will collect your contact information (typically, name, email, contact phone number) and a description of the service in which you are interested. If you participate in a contest, we will obtain your entry information (contact information) and any pictures, videos, captions, or other information that you choose to submit to us for purposes of the contest entry. We also will collect any other information that you choose to provide to us in your correspondence with us.

#### **Information We Collect From Other Entities.**

- Our Franchisees. If you request a service through one of our franchisee’s websites, whether online or over the phone, we will receive a copy of your contact information and the service that you have scheduled with the franchisee.
- Marketing Companies. We obtain prospective contact lists from non-affiliated marketing companies.
- Social Network Platforms. If you tag us in a photo on Instagram or other social network site and you enter a contest or promotion, we will collect the information that you have posted to that site unless you have made your posting “private.” Please see the social networking site for information about their disclosure of information practices.
- Advertising Networks, Operating Systems, Internet Service Providers, Analytics Providers. We may collect information automatically about you and your interaction with our Site from these entities. See below for additional information.
- Financial Institutions. If you request a loan for a product, we may obtain information from the financial institution about your approval.

**Information We Collect Automatically.** We use cookies, web beacons, and other technologies to automatically collect information about your use of our Site, including:

- domain name;
- your browser type and operating system;
- web pages you view on the Site;
- links you click on the Site;

- your IP address;
- location information (as provided by our analytics provider);
- the length of time you visit our Site and use our services;
- the referring URL, or the webpage that led you to our Site.

We may obtain this information from operating systems and platforms, as well as from data analytics providers and internet service providers. We may, but do not typically, associate this with other information that we collect about you. Please see the section “Cookies and Other Tracking Mechanisms” below for more information.

### How We Use Your Information

We use your information, including your personal information, for the following business or commercial purposes:

Service Provisioning/Transactional Purposes:

- To provide our services to you.
- To tailor the content and information that we may send or display to you, to offer location customization, and personalized help and instructions, and to otherwise personalize your experiences while using the services.
- To administer the customer loyalty program (if established).

Customer Service Purposes:

- To communicate with you about your use of our services, to respond to your inquiries, and for other customer service purposes.

Marketing:

- To send marketing emails about: (1) the Company’s products and services, including newsletters about our products and services; (2) products and services of our affiliated companies (and brands offered by those affiliates, as noted at [www.theauthoritybrands.com](http://www.theauthoritybrands.com)); and (3) products and services offered by other brands within the Authority Brands family.
- We also may contact you by phone or text (with consent, as applicable), about our products and services.

Contests:

- To enter you into contests and promotions in accordance with your request (note that separate rules apply to our contests)

Advertising:

- To assist us in determining relevant advertising content and media.
- To evaluate the success of our advertising campaigns (including our online targeted advertising)

and offline promotional campaigns).

- See also our targeted advertising section discussed below.

#### Product Improvement/Research/Administration:

- To better understand how users access and use our services, both on an aggregated and individualized basis. For example, we will evaluate which features of our Site are more (or least) used by users, and we will use this information.
- To provide reports to our service providers, franchisees, regulators, and others
- To implement and maintain security, anti-piracy, fraud prevention, and other services designed to protect you and us;
- To enforce this Privacy Policy, our Terms, and other policies
- To administer surveys and questionnaires, such as for market research or customer satisfaction purposes.

#### Legal Purposes:

- To comply with legal obligations, as part of our general business operations, and for other business administration purposes.
- Where we believe necessary to investigate, prevent or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person or violations of our Terms of Service or this Policy.

#### [How We Share Your Information](#)

We may share your information, including personal information, to assist us in fulfilling any of the business and commercial purposes set forth above as follows:

- **Service Providers.** We disclose your information to service providers that perform functions on our behalf. These service providers include entities that assist us with administration, marketing, legal purposes, and any other purposes set forth above. Specific examples include service providers that host our website, handle our billing, and assist us with our marketing campaigns, contests, or other promotions.
- **Franchisees.** We share your information with applicable franchisees. For example, if you request a quote from us or if we receive your information from a different Authority Brand, we may direct your information to a franchisee in your service area. The franchisee's use of your information is governed by its own privacy policy.
- **Affiliates and the Authority Brand Family.** We share your information with our affiliate companies, which includes other brands within the Authority Brands family (as listed at <https://theauthoritybrands.com>) that we think might be of interest to you. These brands may market their products and services directly to you. Our affiliates also may share your information with their respective franchisees, who may independently market their products and services to you.
- **Other Visitors to our Website.** Your user name and any information that you post to our Site, including, without limitation, reviews, testimonials, comments, text, photos, and videos will

be available to, and searchable by, all users of the Site and services.

- Facebook/Social Networks. We participate in the Facebook Custom Audience program. We share your email address with Facebook, which will assist in delivering relevant advertising to our customers who also use Facebook. Please see the Ad Networks section below for more information on Facebook Custom Audience.
- Advertising Networks. We share your information with advertising networks to assist us in advertising on and off our Site. Please see “Advertising Networks” below for additional information.
- Analytics Providers. We share your information with analytics providers that assist us in evaluating use of our Site and Services, and as described below.

We also disclose information in the following circumstances:

- Business Transfers. If (i) we or our affiliates, are or may be acquired by, merged with, or invested in by another company, or (ii) if any of our assets are or may be transferred to another company, whether as part of a bankruptcy or insolvency proceeding or otherwise, we may transfer the information we have collected from you to the other company. As part of the business transfer process, we may share certain of your personal information with lenders, auditors, and advisors, including attorneys and consultants.
- In Response to Legal Process. We disclose your information, such as to law enforcement and our legal advisors, to comply with the law, a judicial proceeding, court order, or other legal process, such as in response to a court order or a subpoena.
- To Protect Us and Others. We disclose your information when we believe it is appropriate to do so to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the safety of any person, violations of our Terms of Service or this Policy, or as evidence in litigation in which we are involved.
- Aggregate and De-Identified Information. We share aggregate, anonymized, or de-identified information about users with service providers to assist us with marketing, advertising, research or similar purposes.

### **Our Use of Cookies and Other Tracking Mechanisms**

We and our service providers use cookies and other tracking mechanisms to track information about your use of our Site or services. We may combine this information with other personal information we collect from you (and our service providers may do so on our behalf).

Cookies. Cookies are alphanumeric identifiers that we transfer to your device’s hard drive through your web browser for record-keeping purposes. Some cookies allow us to make it easier for you to navigate our Site and services, while others are used to enable a faster log-in process or to allow us to track your activities at our Site and service. There are two types of cookies: session and persistent cookies.

- Session Cookies. Session cookies exist only during an online session. They disappear from your device when you close your browser or turn off your device. We use session cookies to allow our systems to uniquely identify you during a session or while you are logged into the Site and Services. This allows us to process your online transactions and requests and verify

your identity, after you have logged in, as you move through our Site and Services.

- **Persistent Cookies.** Persistent cookies remain on your device after you have closed your browser or turned off your device. We use persistent cookies to track aggregate and statistical information about user activity, and to display advertising both on our Site, services, and on websites of other entities.

**Disabling Cookies.** Most web browsers automatically accept cookies, but if you prefer, you can edit your browser options to block them in the future. The Help portion of the toolbar on most browsers will tell you how to prevent your computer from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Visitors to our Site and Services who disable cookies will be able to browse certain areas of the Site, but some features may not function.

**Flash Local Storage Objects.** We may use Flash Local Storage Objects (“Flash LSOs”) to store your Site preferences and to personalize your visit. Flash LSOs are different from browser cookies because of the amount and type of data stored. Typically, you cannot control, delete, or disable the acceptance of Flash LSOs through your web browser. For more information on Flash LSOs, or to learn how to manage your settings for Flash LSOs, go to the Adobe Flash Player Help Page, choose “Global Storage Settings Panel” and follow the instructions. To see the Flash LSOs currently on your computer, choose “Website Storage Settings Panel” and follow the instructions to review and, if you choose, to delete any specific Flash LSO.

**Analytics.** We use automated devices and applications, such as Google Analytics, to evaluate usage of our Site. We use these tools to help us improve the performance of our Site and our user’s experience on our Site. These entities may use cookies and other tracking technologies, such as web beacons or local storage objects (LSOs), to perform their services. To learn more about Google’s privacy practices, please review the Google Privacy Policy at <https://www.google.com/policies/privacy/>. You can also download the Google Analytics Opt-out Browser Add-on to prevent your data from being used by Google Analytics at <https://tools.google.com/dlpage/gaoptout>.

**Cross-Device Use.** We and our service providers, including Google, may use the information that we collect about you to help us and our service providers identify other devices that you use (e.g., a mobile phone, tablet, computer, etc.). We, and our service providers, also may use the cross-device use and other information we learn about you to serve targeted advertising on each of your devices and to send you emails. To opt-out of cross-device advertising, you may follow the instructions set forth in the Ad Networks section below. Please note: if you opt-out of these targeted advertising cookies, your opt-out will be specific to the web browser, app, or device from which you accessed the opt-out. If you use multiple devices or web browsers, you will need to opt-out each browser or device that you use.

**Do-Not-Track.** Currently, our systems do not recognize browser “do-not-track” requests. You may, however, disable certain tracking as discussed in this section (e.g., by disabling cookies); you also may opt-out of targeted advertising by following the instructions in the Ad Network section.

## [Ad Networks](#)

We use network advertisers to serve advertisements on our Site and on non-affiliated websites or other media (e.g., social networking platforms). This enables us and these network advertisers to target advertisements to you for products and services in which you might be interested. Ad network providers, advertisers, sponsors and/or traffic measurement services may use cookies, JavaScript, web beacons (including clear GIFs), Flash LSOs and other tracking technologies to measure the effectiveness of their ads and to personalize advertising content to you. These cookies and other technologies are governed by each entity's specific privacy policy, not this one. We may provide these advertisers with information, including personal information, about you.

As noted above, we disclose certain information (such as your email address) to Facebook Custom Audiences (for more information on Facebook Custom Audience go [here](#) or to opt-out, go to the Facebook [ad preferences page](#))—so that we can better target ads and content to you and others with similar interests on third parties' websites or media ("Custom Audiences"). We may also work with other ad networks and marketing platforms that enable us and other participants to target ads to Custom Audiences submitted by us and others. You may also control how Facebook and other third parties display certain ads to you, as explained further in their respective privacy policies or by using the opt-outs described below.

Users may opt out of many ad networks. For example, you may go to the Digital Advertising Alliance ("DAA") [Consumer Choice Page](#) for information about opting out of interest-based advertising and their choices regarding having information used by [DAA companies](#). You may also go to the Network Advertising Initiative ("NAI") [Consumer Opt-Out Page](#) for information about opting out of interest-based advertising and their choices regarding having information used by [NAI members](#).

Opting out from one or more companies listed on the DAA [Consumer Choice Page](#) or the NAI [Consumer Opt-Out Page](#) will opt you out from those companies' delivery of interest-based content or ads to you, but it does not mean you will no longer receive any advertising through our Site, Services, or on other websites. You may continue to receive advertisements, for example, based on the particular website that you are viewing (i.e., contextually based ads). Also, if your browsers are configured to reject cookies when you opt out on the DAA or NAI websites, your opt out may not be effective. Additional information is available on the DAA's website at [www.aboutads.info](http://www.aboutads.info) or the NAI's website at [www.networkadvertising.org](http://www.networkadvertising.org).

## [Links](#)

Our Site may contain links to non-affiliated entity websites. Any access to and use of such linked websites is not governed by this Policy, but instead is governed by the privacy policies of those websites. We are not responsible for the information practices of such websites.

## [Security of My Personal Information](#)

We have implemented reasonable precautions to protect the information we collect from loss, misuse, and unauthorized access, disclosure, alteration, and destruction. Please be aware that despite our efforts, no data security measures can guarantee security.

You should take steps to protect against unauthorized access to your password, phone, and computer by, among other things, signing off after using a shared computer, choosing a robust password that nobody else knows or can easily guess, and keeping your log-in and password private. We are not responsible for any lost, stolen, or compromised passwords or for any activity on your account via unauthorized password activity.

### **What Choices Do I Have Regarding Use of My Personal Information?**

We may send periodic promotional emails to you. You may opt-out of promotional emails by following the opt-out instructions contained in the email. Please note that it may take up to 10 business days for us to process opt-out requests. If you opt-out of receiving promotional emails, we may still send you emails about your account or any services you have requested or received from us.

### **Children Under 13**

Our services are not designed for children under 13. If we discover that a child under 13 has provided us with personal information, we will delete such information from our systems.

### **Special Information for California Consumers**

California residents may request a list of certain third parties to which we have disclosed personal information about you for their own direct marketing purposes. You may make one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for your response. You may request this information in writing by contacting us at: [privacy@authoritybrandsllc.com](mailto:privacy@authoritybrandsllc.com). Please allow up to thirty (30) days for a response.

### **Contact Us**

If you have questions about the privacy aspects of our Services or would like to make a complaint, please contact us at [privacy@authoritybrandsllc.com](mailto:privacy@authoritybrandsllc.com).

### **Changes to this Policy**

This Policy is current as of the Effective Date set forth above. We may change this Policy from time to time, so please be sure to check back periodically. We will post any changes to this Policy on our Site. If we make any changes to this Policy that materially affect our practices with regard to the personal information we have previously collected from you, we will endeavor to provide you with notice in advance of such change by highlighting the change on our Site.

### **IMPORTANT ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS**

**Last Updated: December 30, 2019**

[Click for CCPA Request Form](#)

This document provides information for California residents, as required under California privacy laws, including the California Consumer Privacy Act (“CCPA”). California privacy laws require that we provide California residents information about how we use their personal information, whether collected online or offline, and this document is intended to satisfy that requirement.

Under the CCPA, “personal information” is any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household.

### **Categories of Personal Information that We Collect, Disclose, and Sell**

Below we identify the categories of personal information that we collect about California consumers and households, the purposes for which we use each category, and, if applicable, the categories of entities to which we disclose or disclose your information. Please note our data collection practices set forth below are not different than those described above; the CCPA specifies particular information that we need to discuss in our privacy policy, and, in this section, we have reorganized the discussion above into the categories as outlined by the CCPA. Following the table, we identify the sources of the information that we maintain about you.

<b>Categories of personal information</b>	<b>Do we collect?</b>	<b>Do we or may we sell?</b>	<b>Categories of Third Parties to Whom We May Disclose or Sell this Information</b>
<b>NAME, CONTACT INFORMATION AND IDENTIFIERS:</b> Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.	<i>YES</i>	<i>YES</i>	<ul style="list-style-type: none"><li>• service providers</li><li>• advisors and agents</li><li>• government entities and law enforcement</li><li>• affiliates and subsidiaries</li><li>• franchisees</li><li>• advertising networks</li><li>• data analytics providers</li><li>• social networks</li><li>• internet service providers</li><li>• operating systems and platforms</li><li>• data brokers</li></ul>

			<ul style="list-style-type: none"> <li>• your financial institution if you request a loan to pay for our products</li> </ul>
<p><b>CUSTOMER RECORDS:</b> Paper and electronic customer records containing personal information, such as name, signature, physical characteristics or description, address, telephone number, driver’s license or state identification card number, employment, employment history, bank account number, credit card number, debit card number, or any other financial informationn.</p>	YES	YES	<p>YES</p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> <li>• advertising networks</li> <li>• data analytics providers</li> <li>• social networks</li> <li>• internet service providers</li> <li>• operating systems and platforms</li> <li>• data brokers</li> <li>• your financial institution (if you seek a loan)</li> </ul>
<p><b>PROTECTED CLASSIFICATIONS:</b> Characteristics of protected classifications under California or federal law such as race, color, sex, age, religion, national origin, disability (if you voluntarily choose to disclose as part of our providing service to you .</p>	YES	NO	<p>YES</p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> </ul>
<p><b>PURCHASE HISTORY AND TENDENCIES:</b> Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	YES	YES	<p>YES</p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> <li>• advertising networks</li> <li>• data analytics providers</li> <li>• social networks</li> <li>• internet service providers</li> </ul>

			<ul style="list-style-type: none"> <li>• operating systems and platforms</li> <li>• data brokers</li> </ul>
<p><b>USAGE DATA:</b> Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a resident’s interaction with an internet website, application, or advertisement.</p>	<i>YES</i>	<i>YES</i>	<p><i>YES</i></p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> <li>• advertising networks</li> <li>• data analytics providers</li> <li>• social networks</li> <li>• internet service providers</li> <li>• operating systems and platforms</li> <li>• data brokers</li> </ul>
<p><b>AUDIO/VISUAL:</b> Audio, electronic, visual, thermal, olfactory, or similar information, such as call recordings.</p>	<i>YES</i>	<i>YES</i>	<p><i>YES</i></p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> </ul>
<p><b>PROFILES AND INFERENCES:</b> Inferences drawn from any of the information identified above to create a profile about a resident reflecting the resident’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	<i>YES</i>	<i>YES</i>	<p><i>YES</i></p> <ul style="list-style-type: none"> <li>• service providers</li> <li>• advisors and agents</li> <li>• government entities and law enforcement</li> <li>• affiliates and subsidiaries</li> <li>• franchisees</li> <li>• advertising networks</li> <li>• data analytics providers</li> <li>• social networks</li> <li>• internet service providers</li> </ul>

			<ul style="list-style-type: none"> <li>• operating systems and platforms</li> <li>• data brokers</li> </ul>
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**Sources From Which We Collect Information About You**

As further described in the section above, the Information We Collect About You, we may collect personal information from the following sources: directly from you; advertising networks; data analytics providers; social network; internet service providers; operating systems and platforms; government entities (e.g., if we were to receive a subpoena); data brokers; other customers (e.g., a referral); franchisees; other Authority Brands companies; marketing companies; and financial institutions (e.g., notifying us if your loan to purchase a product has gone through or sometimes requesting information from us about the product that you wish to purchase).

**Our Sale of Your Information**

Under the CCPA, a “sale” includes disclosing or making available personal information to a third-party in exchange for monetary or other benefits or value. We do not disclose your information to third parties in exchange for monetary compensation, we may disclose or make available certain categories of personal information to third parties in exchange for a benefit, such as when we make browsing information available to third party ad companies (through third party tags on our Site) in order to improve and measure our ad campaigns and reach customers and potential customers with more relevant ads and content. As defined by the CCPA, we may “sell” the categories of personal information set forth above; as indicated in the table, our “sale” of your personal information is largely for advertising purposes.

We do not knowingly sell any personal information of persons under the age of 16.

Please note that we reserve the right to provide your data (which may include selling your data to another entity) in the event of a corporate transaction as set forth above in our privacy policy. Doing so would not be considered a “sale” for purposes of the CCPA.

**Business and Commercial Purposes for Which We Use Your Information**

We use and disclose your information for the business and commercial purposes set forth above in this policy. In summary, we use your information for transactional purposes (e.g., providing our services to you), administrative purposes, legal, customer service, marketing/advertising, and analytics, as described above in more detail. For each of these purposes, we may disclose your information to service providers and third parties to assist us with these functions.

**California Residents’ Rights**

California law grants California residents certain rights and imposes restrictions on particular business practices as set forth below.

***Right to Opt-out of Sale.*** California residents have the right to opt-out of our sale of their personal information. California defines the term “Sale” broadly, and includes, our selling, renting, releasing, disclosing, disseminating, making available, transferring or otherwise communicating (collectively a “Sale”) your personal information to another business or third party for monetary or other valuable consideration. California residents may exercise their opt-out rights on our California Privacy Rights webform at <https://www.whymonster.com/privacy-policy/consumer-protection/> or by calling us (toll-free) at 1-844-340-9567.

***Right to Opt-In.*** We do not sell personal information about residents who we know are younger than 16 years old without opt-in consent.

***Notice at Collection.*** We are required to notify California residents, at or before the point of collection of their personal information, the categories of personal information collected and the purposes for which such information is used.

***Verifiable Requests to Delete, and Requests to Know.*** Subject to certain exceptions, California residents have the right to make the following requests, at no charge, up to twice every 12 months:

Right of Deletion: California residents have the right to request deletion of their personal information that we have collected about them, subject to certain exemptions, and to have such personal information deleted, except where necessary for any of a list of exempt purposes.

Right to Know – Right to a Copy: California residents have the right to request a copy of the specific pieces of personal information that we have collected about them in the prior 12 months and to have this delivered, free of charge, either (a) by mail or (b) electronically in a portable and, to the extent technically feasible, readily useable format that allows the individual to transmit this information to another entity without hindrance.

Right to Know – Right to Information: California residents have the right to request that we provide them certain information about how we have handled their personal information in the prior 12 months, including the:

- categories of personal information collected;
- categories of sources of personal information;
- business and/or commercial purposes for collecting and selling their personal information;
- categories of third parties/with whom we have disclosed or shared their personal information;
- categories of personal information that we have disclosed or shared with a third party for a business purpose;
- categories of personal information collected; and
- categories of third parties to whom the residents’ personal information has been sold and the specific categories of personal information sold to each category of third party.

**Submitting Requests.** Requests to exercise the right of deletion, right to a copy, and / or the right to information may be submitted on our California Privacy Rights at <https://www.whymonster.com/privacy-policy/consumer-protection/>, as well as by contacting us at 1-844-340-9567 (toll free). We will respond to verifiable requests received from California consumers as required by law.

When you submit a request to know or a request to delete, we will take steps to verify your request by matching the information that you provide with information in our records. You must complete all of the required fields in our webform or otherwise provide us with the requested information at the phone number above. We may contact you to verify your request. In some cases, we may request additional information from you to verify your identity. We will contact you using the information contained in your submission if we are unable to verify your identity.

Authorized agents may submit a request on your behalf. To do so, the authorized agent should complete the form and then email us with proof of their authorization. We may require that the relevant consumer also verify that the agent has the requisite authority. We also may contact the consumer for identity verification purposes.

**Right to Non-Discrimination, and Incentives.** The CCPA prohibits discrimination against California residents for exercising their rights under the CCPA and imposes requirements on any financial incentives offered to California residents related to their personal information.

Discrimination: Businesses may not discriminate against residents who exercise their rights under CCPA. Discrimination may exist where a business denies or provides a different level or quality of goods or services, or charges (or suggests that it will charge) different prices or rates or impose penalties on residents who exercise their CCPA rights, unless doing so is reasonably related to the value provided to the business by the residents' data.

Disclosure of Incentives: If businesses offer any financial incentives for the collection, sale or deletion of California residents' personal information, residents have the right to be notified of any financial incentives offers and their material terms, the right not be included in such offers without prior informed opt-in consent, and the right to be able to opt-out of such offers at any time. Businesses may not offer unjust, unreasonable, coercive or usurious financial incentives. We do not offer any incentives at this time.