

# Privacy Policy

**TFHC (hereinafter TFHC) and its subsidiaries and websites respect your right to privacy and are committed to protecting your privacy. Cardservice-Today and The Stirling Array are wholly owned subsidiaries and/or DBAs of TFHC and are covered by our corporate policies.**

The personal data of customers and website visitors may be collected and stored indefinitely and may be stored and processed in one or more databases maintained directly or indirectly by TFHC. By providing personal information to TFHC, you agree and understand that TFHC and its agents may access, store, and use this information for a variety of purposes including identification, registration, authentication, online transactions, and marketing solicitations (unless you choose to opt-out) in any of the countries in which TFHC and its agents maintain offices, including the United States.

**By using TFHC's website, you understand and agree to the following:**

1. The information collected from our sites can be stored indefinitely
2. TFHC and its affiliated companies and agents may store, access, and use the information in any jurisdiction, including jurisdictions whose privacy laws may be different and less protective than those of your home jurisdiction
3. This site and all our TFHC Community sites are controlled by TFHC from its offices in the United States. TFHC makes no representation that materials on our sites are appropriate or available for use in other locations. If you choose to access this site from other locations, you do so on your own initiative and you are responsible for compliance with applicable local laws. The terms of this policy and the use of this site are governed by the laws of the state of California (United States). Use of this site is unauthorized in any jurisdiction that does not give effect to the provisions of this policy.

You can visit TFHC websites without identifying yourself or revealing any personal information. Once you choose to provide us with personally identifiable information (any information by which you can be identified), this information is not displayed online and it is not accessible to the general public. Your personal information will be used solely for the purpose of order processing and personalization.

TFHC strives to follow consistent privacy practices for your personal information regardless of the medium used to collect the information.

We hope the information provided below will address any questions or concerns you may have about the collection and use of your personal information. The terms of this online privacy policy apply unless different terms are specified in an online or other form or contract provided to you by TFHC or any of the TFHC Community sites.

**TFHC privacy practices are self-certified to the US Department of Commerce Safe Harbor Program. Our policy regarding the privacy of your information covers privacy principles consistent with the Fair Information Practices and the US - EU Safe Harbor Principles: Notice, Choice, Access and Accuracy, Onward Transfer Security, and Oversight.**

This privacy statement applies to all TFHC -owned websites and domains, and our wholly-owned subsidiaries and buying programs.

**What we collect:** At TFHC we collect your contact and billing information so that we may send you an order confirmation, provide you with information regarding your purchase(s) and to affirm the accuracy of your data. Financial information (such as credit card numbers and billing address) is used for payment processing only and is not retained for any other purpose. This information is submitted through secure methods (SSL) and is processed as encrypted data. We do not share this information with any third parties.

TFHC does not knowingly collect information from children under the age of 13 and TFHC products and services do not target information to children under 13. TFHC is committed to protecting the privacy rights of children and we encourage parents to take an active role in your child's online activities and interests.

If you apply for a job at TFHC, you will provide your email address, educational and employment background, and job interest data. You may send inquiries to: [sales@cardservice-today.com](mailto:sales@cardservice-today.com). TFHC uses a third-party to house our employment inquiries. TFHC will not use personal data submitted as part of the job application process for any other purpose.

**How we use the information:** TFHC uses your information to help us understand your needs and interests and provide you with better services. We use your information to help complete a transaction or order, to communicate with you, to provide service and support, to send update notices on services and benefits, and to personalize promotional offers. Credit card information is used only for payment processing and fraud prevention only.

Data collection online may also be combined with information you provide through other sources such as product registration, call centers, or public events such as trade shows or seminars.

Occasionally, we may also use your information to contact you for market research or to provide you with marketing information we think would be of particular interest. We will always provide you with the opportunity to opt-out of receiving communications from us.

**Who we share it with:** TFHC will not sell, rent, or lease your personally identifiable information to others. TFHC will not share your personal information with a business partner or any unrelated third-party company unless you give your permission. TFHC may share customer information under the limits stated above with our wholly-owned subsidiaries and financial partners; for example, First Data Corporation.

We protect the personal information you share with us. Access to your personal information is limited to authorized personnel only. Authorized third-party agents may also need access to some of your personal information for the purposes of shipping or repair. We only provide third-party agents with the minimum amount of information needed to complete the requested service. We do not otherwise share your personal information with third parties, unless we have your permission.

TFHC may respond to subpoenas, court orders, or legal processes. We also may choose to establish or exercise our legal rights or defend against legal claims. TFHC may also collect and share information to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of a person, violation of TFHC's terms of use, or as otherwise required by law.

**Choice:** TFHC will not use or share the personally identifiable information provided to us online in any way not covered above without first contacting you for permission. We will also provide you the opportunity to let us know if you wish to opt-out of partial or all contact from TFHC and we will do everything we can to honor such requests. Please contact TFHC for assistance.

Links to third-party web sites on TFHC sites are provided solely as a convenience to you. If you use these links, you will leave the TFHC site. TFHC has not reviewed these third-party sites, does not control them, and is not responsible for any of these sites, their content, or their privacy policies. TFHC does not endorse or make any representations about them or any information, software, or other products or materials found there or any

results that may be obtained from using them. If you decide to access any of the third-party sites linked to this site you do so entirely at your own risk.

**Onward Transfer:** The personal information that you provide to TFHC may be transferred within TFHC and its subsidiaries and across state or country borders. This may be done to consolidate data storage and simplify the management of customer information.

**Access and Accuracy:** In an effort to keep your personal information accurate, please notify us of changes to your name, address, title, phone number, or email address. We have provided contact information for TFHC to update your information. We may process or store your information in our TFHC database.

The most effective way to view, update, or remove your information is to return to the web page where you originally submitted your data and follow the instructions on that web page or send us a message as described in the section below "Contacting us." Data access is also available upon request.

**Security:** TFHC is committed to ensuring the security of your information. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect from you online.

All credit card information submitted online is protected using SSL encryption (the internet standard for secure transactions) or if you prefer, you can telephone or fax your card information directly to us. Your online order information and purchase history are protected by a password that you set. If you forget this password, we will first verify your identity, then e-mail your password to the e-mail account you specified at the time of registration.

**Enforcement:** TFHC privacy practices are self-certified to the U.S. Department of Commerce Safe Harbor Program. The Safe Harbor agreement governs the data protection requirements for the personal information of European Union citizens, should TFHC transfer such information to the United States. For more information, please go to <http://www.export.gov/safeharbor>.

**Cookies:** While you visit with the TFHC websites, we track your visit through the creation of a "temporary cookie". Cookies are a technology used to customize website content to better meet your needs by storing and remembering your individual preferences. This enhances your experience by allowing us to deliver content specific to your interests and to recognize you when you return to our websites at another time. This is a standard industry practice used on most major websites. Most browsers are originally configured to accept cookies but you can reset your browser to notify you when you receive a cookie which will give you the chance to choose whether to accept it or not. You should understand, however, that if you do disable cookies, areas of some websites will not function properly.

**IP Addresses:** We use your IP address to help diagnose problems with our server and to administer our website. It is not stored by us or disseminated to other parties for any reason.

**Updating, Reviewing, and Deleting Your Information:** You can help TFHC maintain the accuracy of your information by notifying us of any change to your address, phone number, e-mail address, or other information by updating your master account information online or by sending an e-mail to [sales@cardservice-today.com](mailto:sales@cardservice-today.com) or by notifying us in writing at TFHC 23151 Alcalde Dr., Suite C10, Laguna Hills, CA 92653, Attn: Customer Service/Privacy. To make a request to review, update, or delete personal information, you may send your request to [sales@cardservice-today.com](mailto:sales@cardservice-today.com) or to the postal address indicated above.

**"Opting Out":** If you did not "opt out" of receiving information from TFHC, its partners, or other companies or organizations at the time you submitted personal information, and you would like to stop receiving information from TFHC., you may notify us at any time by sending an e-mail to [sales@cardservice-today.com](mailto:sales@cardservice-today.com)

or a written notification to the postal address provided in the previous paragraph. Please include your name, address (including country), and/or e-mail address when you contact us. If you notify us that you wish to "opt out" after you initially provided us with personal information, we will no longer share your personal information with other companies and organizations subsequent to your "opt out" notification. However, any information we provided to other companies or organizations prior to receiving your "opt-out" request will not be recalled.

### **Links to Other Sites:**

TFHC is not responsible for the privacy practices of non-TFHC sites to which TFHC or any other TFHC website may link. We encourage you to become familiar with the privacy practices of these sites before you provide them with personal information.

### **Questions or Concerns:**

TFHC welcomes your questions and comments regarding this policy. If you believe that TFHC has not adhered to this policy, please notify us by e-mail at [sales@cardservice-today.com](mailto:sales@cardservice-today.com) or in writing at TFHC 23151 Alcalde Dr., Suite C10, Laguna Hills, CA 92653, Attn: Customer Service/Privacy and we will use commercially reasonable efforts to identify and remedy the problem.

### **Changes to this Policy:**

We may from time to time update this policy. When we do, we will post notice of revisions on this site. We encourage you to review our privacy policy whenever you visit our website.

By using this site, you agree to the terms of TFHC's online privacy policy. Do not use this site if you do not agree to these terms.

### **Contests**

TFHC may offer contests that ask you to provide information regarding your personal or professional interests, demographics, and experience with our products. This information is used to help us improve the services which our site offers and is never sold or shared with other parties.

### **Contact Information**

We value your comments and opinions. If you have comments or questions about our privacy policy or need help with your privacy choices please contact us at [sales@cardservice-today.com](mailto:sales@cardservice-today.com).