One Technologies – Privacy Policy

Last updated: July 17, 2020

OUR COMMITMENT TO YOUR PRIVACY

We use the terms “you” and “your” to include any person who accesses the Sites, as defined in the Term and Conditions, or purchases any product or service offered on the Sites (the “Services”) for any amount of time. We use the terms “we”, “us”, and “our” to refer to One Technologies, LLC (the “Company”), which owns and/or operates this website, and our employees, members, officers, directors, partners, affiliated entities, representatives, attorneys, and agents.

We understand how important your privacy is to you, so we are committed to assuring your privacy. This page outlines the steps we take to protect your privacy, and what we do with the information that you provide to us through our website.

What Information Do We Collect?

In order to provide you with our services, we collect two types of information about and from our users: Personally Identifiable Information and Non-Personally Identifiable Information.

Personally Identifiable Information: This refers to information that lets us know the specifics of who you are. When you engage in certain activities on this Site, such as registering for a membership, ordering a product or service, or sending us feedback, we may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including zip code), social security number, email address, employer, job title, and department, telephone, mobile telephone, and facsimile numbers, assets, liabilities and other personal identifying information. When ordering products or services on the Site, you may be asked to provide a credit card number. Depending upon the product or service, if you do not provide the requested information, you may not be able to obtain the product or service you want. You should be aware that if you enter any personal information during the information request process and then click the “submit” or any other button on that page, the information you have entered will be transmitted to us, even though you may not complete the process on subsequent pages.

Non-Personally Identifiable Information: This refers to information that does not by itself identify a specific individual. We gather certain information about you based upon where you visit on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. This information may include the website's Uniform Resource Locator ("URL") that you just came from, which URL you go to next, what browser you are using and your Internet Protocol ("IP") address. A URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol ("TCP/IP") network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your
computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses in order for users to communicate on the Internet.

<table>
<thead>
<tr>
<th>Categories of Personal Information</th>
<th>What we collected from you in the last 12 months:</th>
<th>What we have sold in the last 12 months:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Any categories of personal information described in Section 1798.80(e) of the California Civil Code (such as physical characteristics or description, insurance policy number, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Characteristics of protected classifications under California or federal law (such as race or gender)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Biometric information (such as call recordings)</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Internet or other electronic network activity information including but not limited to browsing history, search history, interactions with a website, email, application, or advertisement</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Geolocation information</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Sensory data (such as audio, electronic, visual, thermal, olfactory, or similar information)</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
Professional or employment-related information | No | No
---|---|---
Non-public educational information as defined in Family Educational Rights and Privacy Act | No | No
Inferences drawn from the above information about your predicted characteristics and preferences | Yes | No

Personal information does not include:

- Publicly available information from government records
- Deidentified or aggregated consumer information
- Information excluded from the CCPA’s scope, like:
  - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994.

Protecting Your Information

We use SSL-encryption technology when transferring and receiving consumer data on our websites to protect your personal information. We have partnered with Symantec or other equally reliable encryption services to protect against the loss, misuse, or alteration of information that we have collected from you. The servers on which we store Personally Identifiable Information are kept in a secure environment. However, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, you acknowledge that there are security and privacy limitations of the Internet that are beyond our control; the security, integrity, and privacy of any and all information and data exchanged between you and us through this site cannot be guaranteed; and any such information and data may be viewed or tampered with in transit by a third party. We make no warranty, express, implied or otherwise, that we will prevent unauthorized access to your private information.

How Do We Use Information We Collect? How We Use Your Data

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, to provide you with your credit reports and scores, monitoring, and credit offers.
- To provide you with email alerts and other notices concerning our Products
• To improve our Products to you.
• For testing, research, analysis, and product development.
• As necessary or appropriate to protect the rights, property or safety of us, our clients, or others.
• To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
• As described to you when collecting your personal information or as otherwise set forth in the CCPA.
• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.
• For auditing, quality control, and legal compliance.

We will use Personally Identifiable Information to enhance the operation of our site, fill orders, improve our marketing and promotional efforts, statistically analyze site use, improve our product and service offerings, and customize our site's content, layout, and services. We may use Personally Identifiable Information to deliver information to you and to contact you regarding administrative notices. We may also use Personally Identifiable Information to resolve disputes, troubleshoot problems, and enforce our agreements with you, including our Terms and Conditions and this Privacy Policy. Your information may also be used by us or by third parties to whom we transfer it to provide the products or services you have requested.

Some of our products may include alert emails that are sent on a daily, weekly, or monthly basis. These emails are part of your membership and cannot be disabled. In order to receive the most up-to-date notifications and alerts, your email address must be accurate in your profile.

Some of our products may include text alert messages that are sent on a daily, weekly, or monthly basis. These texts are optional, and you can change your settings at any time in your portal. In order to receive the most up-to-date notifications and alerts, your mobile telephone number must be accurate in your profile.

When you use our site, we will store cookies on your computer in order to facilitate and customize your use of our site. A cookie is a small data text file, which a website stores on your computer's hard drive (if your web browser permits) and can later be retrieved to identify you to us. The cookies make your use of the site easier, make the site run more smoothly and help us to maintain a secure site. You are always free to decline our cookies if your browser permits, but some parts of our site may not work properly in that case.

We may use an outside ad service company to display banner advertisements on our site. As part of their service, they will place a separate cookie on your computer. We and our third-party ad server may collect and use Non-Personally Identifiable Information about you, such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server, and whether you responded to a particular ad.
Do We Share Your Information?

We may transfer your Personally Identifiable Information to others. We provide the products and services offered on our website through contractual arrangements with affiliates, service providers, and other third parties. We and such third parties use your Personally Identifiable Information to operate our sites and to deliver their products and services. For example, we must release your credit card information to the card-issuing bank to confirm payment for products and services purchased on this site, release your Personally Identifiable Information to the third party that will provide the products or services that you ordered, and provide order information to third parties that help us provide customer service. We will encourage our service providers to adopt and post privacy policies. However, the use of your Personally Identifiable Information by our service providers is governed by the privacy policies of those service providers and is not subject to our control.

We may also provide Non-Personally Identifiable Information about our customers’ sales, traffic patterns, and related site information to third-party advertisers, but these statistics do not include any Personally Identifiable Information.

Occasionally we may be required by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities. We will disclose Personally Identifiable Information upon receipt of a court order or subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

We also allow some of our employees and independent contractors access to both Personally Identifiable Information and Non-Personally Identifiable Information to enable them to assist us with our business and provide the services and products that we offer to you. We endeavour to have all such employees and contractors sign nondisclosure or confidentiality agreements with us in order to protect your information.

From time to time, we make the email addresses of those who provide them to us available to other reputable organizations whose products or services we think you might find interesting. If you supply us with your postal address online, you may receive mailings from other reputable companies.

If you unsubscribe from marketing email communications, we may share your email address with our compliance vendor and/or approved marketing partners to prevent you from receiving additional offers.

Privacy Policies of Third Parties

When you sign up for services through our site, keep in mind that you may be interacting with a third party that operates under its own privacy and security policies. Except as otherwise discussed in this Privacy Policy, this document only addresses our use and disclosure of information we collect from you. Other sites accessible through our site, and companies to whom your information is transferred, have their own privacy policies and data collection, use and disclosure practices. Please consult each site’s privacy policy. We are not responsible for the policies or practices of third parties. Additionally, other companies that place advertising on our site may collect information about you when you view or click on their advertising through the use...
of cookies. We cannot control this collection of information. You should contact those advertisers directly if you have any questions about their use of the information that they collect. You should also be aware that unsubscribing from us will not automatically unsubscribe you from third parties.

**Updating Your Account Information**

Corrections or updates to your account information, including your email address, mailing address, and credit card information, can be made through the “Account Info” section of your member account. If necessary, other corrections or updates to your information can be made by contacting a Customer Care representative during our Customer Care hours.

**Business Transitions**

As we continue to develop our business, we might sell or buy assets. In such transactions, customer information (both Personally Identifiable and Non-Personally Identifiable Information) may be one of the transferred business assets. Also, in the event that we, or substantially all of our assets, are acquired, such customer information will be included within the transferred assets.

**Opting Out of Email Marketing**

If you no longer wish to receive our newsletter or promotional offers, you may "opt out" of receiving these communications by opting out on our unsubscribe page or by clicking here to unsubscribe. Our membership products may include alert emails or other informational emails that are sent on a daily, weekly, or monthly basis. These transactional emails are part of your membership and cannot be disabled for persons who are members of these products.

**Surveys and Contests**

From time to time, our site requests information via surveys or contests. Participation in these surveys or contests is completely voluntary and you may choose whether or not to participate and therefore disclose this information. Information requested may include contact information (such as name and shipping address) and demographic information (such as zip code and age level). Contact information will be used to notify the winners and award prizes. Survey information will be used for the purposes of monitoring or improving the use and satisfaction of our Site, and can be used in and for publicity, advertising, and/or printed and online publications.

**Changes to Our Policy**

We may find it necessary or be legally obligated to update this Privacy Policy from time to time, so please review it frequently. When we do, we will post those changes in this document and update the effective date so that you are always aware of the information we collect, how we use it and under what circumstances we disclose it. You acknowledge that this Privacy Policy is part of our site Terms and Conditions, and by accessing or using our site, you agree to be bound by all of its terms and conditions. If you do not agree to these terms, please do not access or use this site. You acknowledge and agree that it is your responsibility to maintain a valid email address as a registered user, review this site and this Policy periodically, and to be aware of any modifications. Your use of the site after such modifications will constitute your acknowledgment of the modified Policy, and your agreement to abide and be bound by the modified Policy.

**Miscellaneous/Contact Information**
You must be at least 18 years old to use this site. We do not knowingly collect, use, or disclose Personally Identifiable Information about visitors who are under 18 years of age.

If you have any questions about this Privacy Policy, the practices of this site or your dealings with this site, please contact us at:

Attn: Compliance Dept
8144 Walnut Hill Lane, Suite 600
Dallas, TX 75231

The Customer Care team is available to answer your questions via phone seven days a week.

Live representatives are available during the following hours:
Monday through Friday, 8AM to 8PM CST
Saturday, 8AM to 5PM CST
Sunday, Noon to 6PM CST

NOTICE FOR CALIFORNIA RESIDENTS

Access to Specific Information and Data Portability Rights:

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you
- Our business or commercial purpose for collecting that personal information
- The categories of third parties with whom we share that personal information
- The specific pieces of personal information we collected about you (also called a data portability request)

Deletion Request Rights

You have the right to request that we delete any of your personal information we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.

3. Debug products to identify and repair errors that impair existing intended functionality.

4. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).

5. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.

6. Comply with a legal obligation.

7. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

**Exercising Access, Data Portability, and Deletion Rights**

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us toll-free at 1-844-243-6638
- Making a request at ccpa@onetechnologies.net

Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide MemberID, first name, last name, and email address
- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it

Before assessing any of your requests, we may request additional information in order to verify your identity. If you do not provide the requested information and, as a result, we are unable to identify you, we may refuse to take action on your request.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

We will only use personal information provided in a verifiable consumer request to verify the requestor’s identity or authority to make the request.

**Response Timing and Format**
We will consider and respond to a verifiable consumer request within forty-five (45) days of its receipt. However, if we require more time (up to 90 days), we will inform you of the reason and extension period in writing.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request’s receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will provide requested personal information in a structured, commonly used and machine-readable format and for it to be transferred to you or another organization, where it is technically feasible.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination:

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties
- Provide you a different level or quality of goods or services
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services

However, we may offer you certain financial incentives permitted by the CCPA that might result in different prices or rates. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information’s value and contain written terms that describe the program’s material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.