

Privacy Policy

J.C. Christensen and Associates, Inc. and its affiliated entities (“**J.C. Christensen and Associates, Inc.**”) respect the privacy of our users and the importance of the information they entrust to us. Summarized in this Privacy Policy (“**Policy**”) is our policies and processes for protecting the privacy of all personal information gathered from consumers, prospective consumers, customers, potential customers, clients, potential clients and visitors to our website. This Policy explains when and how such information is collected, used and safeguarded. This Policy also explains how anyone can update their personal contact information and specify what information, if any, they would like to receive from J.C. Christensen and Associates, Inc. on an on-going basis.

Introduction

J.C. Christensen and Associates, Inc. is committed to ensuring your privacy and protecting the security of your personal information. This Policy covers the J.C. Christensen and Associates, Inc. website – www.JCCSecurePayment.com (the “**Website**”) – and all online forms on this Website used to collect personal information; it does not cover third party sites that are linked to or from the Website. This Policy does not apply to other entities that we do not own or control or persons that are not our employees, agents or within our control. By using this Website, you are agreeing to the terms of this Policy. If you do not agree with any terms or practices described in this Policy, please exit from this Website.

Collecting Personal Information

You can access our Website without providing us with any personal information. However, J.C. Christensen and Associates, Inc. does collect personal information in various locations on our Website when you request specific information. We may collect information that can identify you (“**Personal Information**”). Such information includes your name, address, telephone number(s), account number and Social Security number or other identifying information.

Information We Collect

When you request information from our Website, such as detail or information regarding your account, we ask you to provide Personal Information to verify that you are a person to whom such detail can be provided.

In addition to the information you volunteer when you log in to our Website, we may also collect additional information as follows. Our server logs automatically collect information, such as your IP address, your browser type and language and the date and time of your visit. This helps us to track users’ movements around our site and understand trends. We may assign your computer one or more cookies, which collect information that tracks your use of our Website and enables us to customize our services. We may use this data in aggregate to better understand the needs and interests of visitors to our Website. This information is collected on an aggregated and anonymous basis.

Our primary goal in collecting the information described above is to provide you, the user, with a customized experience on our Website. By knowing a little about each user, we are able to deliver better service and more relevant content to our Website users and visitors.

Cookies

A “cookie” is a small amount of data that is sent to your browser from a web server and stored on your computer’s hard drive. We may use cookies to track general, non-personal information about our users (e.g. pages viewed, time spent our Website, and the websites visited just before and just after our Website) for statistical and market research purposes. The information is collected on an aggregated and anonymous basis.

We use cookies to gather information about our Website users’ browser activities to improve our Website and better serve our Website users. We may use standard Internet tools, which collect information that tracks your use of our Website and enables us to customize our services. This information assists us to design and arrange our web pages in a most user-friendly manner and to improve our Website to better meet the needs of our Website users and visitors.

You have choices with respect to cookies. By modifying your browser preferences, you have the option to reject all cookies, which may, however, in limited instances prevent you from accessing certain features on our Website. For more information about cookies, please review the last page of this document.

Use of Personal Information

We will not disclose any Personal Information collected, except as described below. Otherwise, the provisions of this Policy are limited only by legal process, negotiated contract and the technical operation of the Website.

Use by J.C. Christensen and Associates, Inc.

We use the information you provide so that we may in turn provide you with information that you requested or that we believe will be beneficial to you. We may use your Personal information to customize the content you seen on our Website, facilitate your use of our Website, manage your account and your preferences, analyze use of and improve our web site and services, identify and protect against fraudulent transactions and other misuses of our Website and enforce our Terms of Use. We may periodically send you news or information about J.C. Christensen and Associates, Inc. and the solutions we offer. This could include collection notices, settlement offers and payment receipts.

Disclosures Required by Law

We may disclose Personal Information when required by law or in the good faith belief that such action is necessary in order to conform to the requirements of the law or comply with and respond to legal process served on us.

Information Others May Collect

We do not allow third-party advertising companies or ad networks to display advertisements on our Website. We DO NOT provide any Personal Information to unauthorized third parties.

Sharing Information with Third Parties

We do not sell or trade any Personal Information about our customers, prospects, consumers or visitors to any third parties. We will not share your Personal Information with others, except as indicated below. We may share Personal Information with:

- Service providers, such as credit-card payment processors performing services on our behalf;
- Consumer reporting agencies (a/k/a credit bureaus) regarding your payment history with us; and
- Law enforcement authorities in limited circumstances, such as complying with legal requirements including, but not limited to the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Gramm-Leach Bliley Act, the Health Insurance Portability and Accountability Act and their implementing regulations, preventing fraud and identity theft and protecting the safety of our users.

Your Choices

You may choose:

- Not to provide Personal information, although that may result in your inability to obtain certain services or to use certain features of our Website;
- To delete or decline cookies by changing your browser settings, although if you do so, some of the features of our Website services may not function properly; and
- To review and update your Personal Information by contacting us at the address information below or, if you have an online account on our Website, by logging into that account.

Storage of Personal Information and Security

We take reasonable precautions to protect the Personal Information we collect from our Website users and visitors. When users submit Personal Information via the Website, the information is housed in a secure database. To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we have put in place physical, electronic, managerial and other security measures to safeguard and secure the Personal Information we maintain from unauthorized access, alteration, use or disclosure. J.C. Christensen and Associates, Inc. uses industry-standard technology, such as firewalls, in an effort to protect the confidentiality of your Personal Information. Moreover, only employees who need the information to perform their duties are granted access to Personal Information.

While we strive to protect your personal information, you should know that information sent over the Internet, whether by e-mail or by using our online system and Website, is not necessarily secure against interception. Therefore, we cannot be responsible for such interception and cannot guarantee the security of such information.

Changes to our Privacy Policy

From time-to-time, we may update our Privacy Policy to reflect changes in our practices and services. If we make material changes in the way we collect, use or share Personal information, we will notify you by sending you an email to the email address you most recently provided to us, if any, and/or by prominently posting notice of the changes on our Website.

No Guarantees

While this Policy states our standards for maintenance of Personal Information and we will make efforts to meet them, we are not in a position to guarantee these standards. There may be factors beyond our control that may result in disclosure of Personal Information. As a consequence, we disclaim any warranties or representations relating to maintenance or nondisclosure of any personal information collected from Website users or visitors.

Links to Third Party Websites

Please be advised that this Website may contain certain hyperlinks to other websites. Although these websites may have privacy policies, all of these websites and their privacy policies are independent of our Website and this Policy. We are not responsible for compliance with other websites' privacy policies or data collection practices. You should review these privacy policies carefully before providing personal information to these websites.

Protection of Children's Privacy

We understand the importance of protecting children's privacy, particularly in an online environment. This Website is not designed to attract children under the age of thirteen (13). It is our policy never to knowingly collect or maintain personal information about any person under the age of thirteen (13).

Contact Us

If you have questions or suggestions about our Website, this Policy or our information practices, please contact us at:

Attn: Privacy Officer
J.C. Christensen and Associates, Inc.
200 14th Avenue East
Sartell, MN 56377
privacy@arraysq.com
1-877-272-7729
1-877-27-ARRAY

More Information Regarding Cookies

A cookie is a small text file that is stored on a user's computer for record keeping purposes. Cookies can be either session cookies or persistent cookies. A session cookie expires when you close your browser and is used to make it easier for you to navigate our Website. A persistent cookie remains on your hard drive for an extended period of time.

Through the use of a cookie, we may automatically collect information about your online activity on our Website, such as the web pages you visit, the links you click, and the searches you conduct on our Website. When you sign in to your account on our Website, we will record your user or account ID and the name associated with your user or account ID in the cookie file on your computer. We also may record your password in this cookie file, if you indicated that you would like your password saved for automatic sign-in. For security purposes, we will encrypt any usernames, passwords, and other user or account-related data that we store in such cookies. In the case of sites and services that do not use a user or account ID, the cookie will contain a unique identifier.

You may delete or decline cookies by changing your browser settings. (Click "Help" in the toolbar of most browsers for instructions.) If you do so, some of the features and services of our Website may not function properly. Our website does not provide any Personal Information to third parties

Web Beacons

Web beacons (also known as clear gifs, pixel tags or web bugs) are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of web users or to access cookies. Unlike cookies, which are stored on the user's computer hard drive, web beacons are embedded invisibly on the web pages (or in email) and are about the size of the period at the end of this sentence.

Web beacons may be used to deliver or communicate with cookies, to count users who have visited certain pages and to understand usage patterns. We also may include web beacons in e-mail messages to determine whether messages have been opened and acted upon.

For More Information

For more information regarding our Privacy Policy, please [click here](#). For information regarding our Terms of Use, please [click here](#).