

IFI Network Inc

Privacy Policy

IFI Network Inc (“IFI,” “us,” “our,” “we”) realizes the importance of protecting personal information in line with applicable law and to meet our customer expectations. We are committed to securing and protecting the privacy of our users’ personal information, as well as the personal information of all consumers who visit ifinetwork.com (the “Website”). This privacy notice explains how we may collect, use, and share personal information from or about you on ifinetwork.com.

We may update this online privacy policy from time to time, and when we do, we will update the effective date of the policy on this page.

I. Information Collected

We collect certain information from and about visitors to ifinetwork.com (whom we refer to as “users”) in three ways: (1) directly from the user, (2) directly from our web server logs, and (3) with cookies or other tracking technologies.

(1) Information collected directly from the user: We may collect your personal information when you otherwise contact us via ifinetwork.com.

(2) Information collected directly from our web server logs: When you visit ifinetwork.com, we may track non-personally identifiable information to administer ifinetwork.com and analyze its usage. Examples of information we may track include:

- The browser or computer you’re using.
- The pages you view on ifinetwork.com.

- The items you click within ifinetwork.com.
- The state or country from which you access ifinetwork.com.
- The date and time of your visit.
- Your internet protocol (IP) address and the name of your internet service provider.

(3) Information collected by cookies: In order to optimize this Website and our services, we use Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses “cookies,” which are small text files that are placed on your device to capture information about your activity on ifinetwork.com. Cookies are uniquely assigned to you and can be read only by a web server in the domain that issued the cookie to you. We, as well as third-party vendors including Google, may use first-party cookies (such as the Google Analytics cookie) to inform, optimize and serve content based on your visit to ifinetwork.com. You have the ability to accept or decline cookies by changing the settings in your web browser. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies. If you reject cookies by changing your browser settings, just be aware that this may disable some of the functionality of ifinetwork.com.

II. Use of Personal Information

We may use your information to:

- Operate, maintain and improve ifinetwork.com and our services.
- Conduct analytics to help us better understand our users and improve experiences at ifinetwork.com.
- Facilitate our business operations and needs and/or comply with law.

III. Disclosure of Information

Third Party Service Providers, Agents, Contractors, or Partners: We may share information with our third-party service providers, agents, contractors or partners in connection with services that these individuals or entities perform for, or in collaboration with IFI. These service providers, agents, contractors or partners are restricted from using this data in any way other than to provide services for and/or together with IFI in servicing you.

Third parties: We may share aggregated or anonymous information that does not identify you with third parties and ensure that those third parties commit to not attempt to re-identify anonymous information.

Business Transfers: We may transfer or share a copy of personal information about you in the event of a business reorganization or transition, such as a merger, acquisition, or the sale of all or a portion of IFI's assets.

As Required by Law or to Protect Our Rights and Interests or for the Protection of Others: We may disclose information to comply with applicable laws and regulations, such as to respond to a subpoena or similar legal process, to protect against misuse of ifinetwork.com, to protect or enforce our rights and interests or to protect the rights, property or safety of other users of ifinetwork.com or the public and to otherwise cooperate with law enforcement or regulatory authorities.

IV. Marketing, Tracking and Analytics

IFI, and IFI's third party service providers on its behalf, including Google, may use the information you provide to us from your visits to ifinetwork.com to conduct analytics to help us better understand our users and improve our services, as well as to make you personalized offers of IFI or third party products and services on ifinetwork.com and to feature personalized experiences on ifinetwork.com. In addition, IFI may use external party analytics vendors to evaluate and provide us with information about the use and viewing of ifinetwork.com. We do not share personal information with these external parties, but ad network providers, the advertisers, sponsors and/or analytics service providers may set and access their own cookies, pixel tags and similar technologies on your device and they may otherwise collect or have access to information about you, including usage information.

IFI endeavors in good faith to adhere to self-regulatory advertising principles, such as the Digital Advertising Alliance's Principles. If you are interested in learning more about and/or opting out of online behavioral advertising, sometimes called interest-based advertising, we

encourage you to visit one of the advertising industry-developed opt-out pages, such as <https://youradchoices.com/> or aboutads.info. Please note that while we provide these links for your convenience, we do not have access to, or control over, these third parties' use of cookies or other tracking technologies. We do not respond to browser Do-Not-Track signals.

V. Data Security

We have implemented technical and organizational measures designed to protect your information against possible threats, loss, destruction or abuse. In order to protect your information from unauthorized access by third parties during a transmission, the transmission of data might be protected by SSL-encryption, a standardized encryption method for online services. You also are responsible for safeguarding your online credentials, and letting us know if you have any security concerns or need to change your password for any reason. Do not reuse passwords from other sites, and do not share your passwords with any third parties.

VI. Use of Information in the United States

ifinetwork.com is intended for use in, and by individuals located in, the United States. Information collected from you will be held in the United States. Please do not use ifinetwork.com if you do not agree to the transfer and processing of your personal information by IFI as described in this privacy policy or if it is illegal to do so in your home country. If you are a user who resides outside the United States, please be aware that information we collect will be transferred to and processed in the United States. By using ifinetwork.com, or providing us with any information, you consent to the collection, processing, maintenance and transfer of such information in and to the United States and other applicable countries in which the privacy laws may not be as comprehensive as or equivalent to, those in the country where you reside and/or are a citizen. IFI takes steps to provide an adequate level of privacy protection for Personal Information it receives in the United States from the European Union and Switzerland.

VII. Children's Privacy

ifinetwork.com is not intended for children. We do not knowingly collect personal information from children under the age of 13 and in the event that we learn that a child under the age of 13 has provided information on ifinetwork.com, we will make reasonable efforts to delete that information as soon as possible.

VIII. Changes to Policy

We may amend, alter or otherwise change this Privacy Policy at our sole discretion periodically and without prior notice to you, and any changes will be effective immediately upon the posting of the revised Privacy Policy on ifinetwork.com. Further use of our portals following the update of this Policy constitutes your acceptance of the updated Privacy Policy.

IX. Contact Information

Please also let us know if you have any questions, concerns, disputes, or issues. You may contact us any time at clientservices@ifinetwork.com, or write to us at:

IFI Legal
2825 E Cottonwood Parkway,
Suite 500
Salt Lake City, Utah 84121

Effective Date: November 16, 2022