

# PRIVACY POLICY

This site is owned and operated by **Employee Benefit Solutions**. Your privacy on the Internet is of the utmost importance to us. At **Employee Benefit Solutions**, we want to make your experience online satisfying and safe. Because we gather certain types of information about our users, we feel you should fully understand our policy and the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather and how we use it.

## INFORMATION Digital COLLECTION

**Employee Benefit Solutions** gathers two types of information about users:

- Information that users provide through optional, voluntary submissions. These are voluntary submissions to receive our electronic newsletters, to participate in our message boards or forums, to email a friend, and from participation in polls and surveys.
- Information **Employee Benefit Solutions** gathers through aggregated tracking information derived mainly by tallying page views throughout our sites. This information allows us to better tailor our content to readers' needs and to help our advertisers and sponsors better understand the demographics of our audience. Because **Employee Benefit Solutions** derives its revenue mainly from sponsorships and advertising, providing such aggregated demographic data is essential to keeping our service free to users. Under no circumstances does **Employee Benefit Solutions** divulge any information about an individual user to a third party.

## Employee Benefit Solutions Gathers User Information In The Following Processes:

### 1. Electronic newsletters policy (Dispatches)

We will offer a free electronic newsletter to users. **Employee Benefit Solutions** gathers the email addresses of users who voluntarily subscribe. Users may remove themselves from this mailing list by following the link provided in every newsletter that points users to the subscription management page. Users can also subscribe to the newsletters at the time of registration.

### 2. Message boards/forums policy

Users of the site's Message Boards and Forums must register separately for these services (both are free of charge) in order to post messages, although they needn't register to visit the site. During registration the user is required to supply a username, password, and email address.

### 3. "E-mail this to a friend" policy

Our site users can choose to electronically forward a link, page, or documents to someone else by clicking "e-mail this to a friend". The user must provide their email address, as well as that of the recipient. This information is used only in the case of transmission errors and, of course, to let the recipient know who sent the email. The information is not used for any other purpose.

### 4. Polling

We may offer interactive polls to users so they can easily share their opinions with other users and see what our audience thinks about important issues. Opinions or other responses to polls are aggregated and are not identifiable to any particular user. **Employee Benefit Solutions** may use a system to "tag" users after they have voted, so they can vote only once on a particular question. This tag is not correlated with information about individual users.

### 5. Surveys

**Employee Benefit Solutions** may occasionally conduct user surveys to better target our content to our audience. We sometimes share the aggregated demographic information in these surveys with our sponsors, advertisers and partners. We never share any of this information about specific individuals with any third party.

## USAGE TRACKING

**Employee Benefit Solutions** tracks user traffic patterns throughout all of our sites. However, we do not correlate this information with data about individual users. **Employee Benefit Solutions** does break down overall usage statistics according to a user's domain name, browser type, and MIME type by reading this information from the browser string (information contained in every user's browser). **Employee Benefit Solutions** sometimes tracks and catalogs the search terms that users enter in our Search function, but this tracking is never associated with individual users. We use tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you.

## COOKIES

We may place a text file called a "cookie" in the browser files of your computer. The cookie itself does not contain Personal Information although it will enable us to relate your use of this site to information that you have specifically and knowingly provided. But the only personal information a cookie can contain is information you supply yourself. A cookie can't read data off your hard disk or read cookie files created by other sites. **Employee Benefit Solutions** uses cookies to track user traffic patterns (as described above). Our advertising system delivers a one-time cookie to better track ad impressions and click rates.

You can refuse cookies by turning them off in your browser. If you've set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You do not need to have cookies turned on to use this site. However, you do need cookies to participate actively in message boards, forums, polling and surveys.

## LINKS

This web site contains links to other sites. Please be aware that we, **Employee Benefit Solutions**, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every web site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web site.

## NOTIFICATION OF CHANGES

If we decide to change our Privacy Policy, we will post those changes on our Homepage so our users are always aware of what information we collect, how we use it, and under circumstances, if any, we disclose it. If at any point we decide to use personally identifiable information in a manner different from that stated at the time it was collected, we will notify users by way of an email. Users will have a choice as to whether or not we use their information in this different manner. We will use information in accordance with the privacy policy under which the information was collected.

## USE OF INFORMATION

**Employee Benefit Solutions** uses any information voluntarily given by our users to enhance their experience in our network of sites, whether to provide interactive or personalized elements on the sites or to better prepare future content based on the interests of our users.

As stated above, we use information that users voluntarily provide in order to send out electronic newsletters and to enable users to participate in polls, surveys, message boards, and forums. We send out newsletters to subscribers on a regular schedule (depending on the newsletter), and occasionally send out special editions when we think subscribers might be particularly interested in something we are doing. **Employee Benefit Solutions** never shares newsletter mailing lists with any third parties, including advertisers, sponsors or partners.

When we use tracking information to determine which areas of our sites users like and don't like based on traffic to those areas. We do not track what individual users read, but rather how well each page performs overall. This helps us continue to build a better service for you. We track search terms entered in Search function as one of many measures of what interests our users. But we don't track which terms a particular user enters.

**Employee Benefit Solutions** creates aggregate reports on user demographics and traffic patterns for advertisers, sponsors and partners. This allows our advertisers to advertise more effectively, and allows our users to receive advertisements that are pertinent to their needs. Because we don't track the usage patterns of individual users, an advertiser or sponsor will never know that a specific user clicked their ad. We will not disclose any information about any individual user except to comply with applicable law or valid legal process or to protect the personal safety of our users or the public.

## **SHARING OF THE INFORMATION**

**Employee Benefit Solutions** uses the above-described information to tailor our content to suit your needs and help our advertisers better understand our audience's demographics. This is essential to keeping our service free. We will not share information about individual users with any third party, except to comply with applicable law or valid legal process or to protect the personal safety of our users or the public.

## **SECURITY**

**Employee Benefit Solutions** operates secure data networks protected by industry standard firewall and password protection systems. Our security and privacy policies are periodically reviewed and enhanced as necessary and only authorized individuals have access to the information provided by our customers.

This website takes every precaution to protect our users' information. When users submit sensitive information via the website, your information is protected both We have partnered with Authorize.Net, a leading payment gateway since 1996, to offer safe and secure credit card and electronic check transactions for our customers.

The Authorize.Net Payment Gateway manages the complex routing of sensitive customer information through the credit card and electronic check processing networks (see an online payments diagram). The company adheres to strict industry standards for payment processing, including:

- 128-bit Secure Sockets Layer (SSL) technology for secure Internet Protocol (IP) transactions.
- Industry leading encryption hardware and software methods and security protocols to protect customer information.
- Compliance with the Payment Card Industry (PCI) Data Security Standard.

For additional information regarding the privacy of your sensitive cardholder data, please read the Authorize.Net Privacy Policy.

www.webfusioninc.com is registered with the Authorize.Net Verified Merchant Seal program. If you have any questions about the security at our website, you can send an email to [admin@webfusioninc.com](mailto:admin@webfusioninc.com).

## **OPT-OUT POLICY**

We give users options wherever necessary and practical. Such choices include:

- Opting not to register to receive our electronic newsletters.
- Opting not to participate in certain interactive areas, which completely alleviates the need to gather any personally identifiable information from our users

## YOUR CONSENT

By using this site, you consent to the collection and use of this information by **Employee Benefit Solutions**. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.