Cookies and Similar Technologies

Cookies. Cookies are alphanumeric identifiers that are stored on your device's local storage through your web browser for record-keeping purposes. Some cookies allow us to make it easier for you to navigate our website and services, while others are used to enable a faster log-in process or to allow us to track your activities at our website and services. There are two types of cookies: session and persistent cookies.

- o *Session Cookies.* Session cookies exist only during an online session. They disappear from your device when you close your browser or turn off your device. We use session cookies to allow our systems to uniquely identify you during a session or while you are logged into the website and services. This allows us to process your online transactions and requests and verify your identity, after you have logged in, as you move through our website and services.

- o *Persistent Cookies.* Persistent cookies remain on your device after you have closed your browser or turned off your device. We use persistent cookies to track aggregate and statistical information about user activity.

Disabling Cookies. Most web browsers can automatically alert you to the use of cookies. Depending on your preferences, you can edit your browser options to block them in the future. The Help portion of the toolbar on most browsers will tell you how to prevent your computer from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether. Visitors to our website and services who disable cookies will be able to browse most areas of the website, but some features may not function properly.

Flash Local Storage Objects. We may use Flash Local Storage Objects ("Flash LSOs") to store your website preferences and to personalize your visit. Flash LSOs are different from browser cookies because of the amount and type of data stored. Typically, you cannot control, delete, or disable the acceptance of Flash LSOs through your web browser. For more information on Flash LSOs, or to learn how to manage your settings for Flash LSOs, go to the Adobe Flash Player Help Page, choose "Global Storage Settings Panel" and follow the instructions. To see the Flash LSOs currently on your computer, choose "Website Storage Settings Panel" and follow the instructions to review and, if you choose, to delete any specific Flash LSO.

Invisible Images, Pixel Tags and Other Technologies. Invisible images are tiny graphics with a unique identifier, similar in function to cookies. In contrast to cookies, which are stored on your device's local storage, invisible images are embedded invisibly on web and application pages. We may use invisible images (a.k.a. web beacons, web bugs or pixel tags), in connection with our website and services to, among other things, track the

activities of website visitors and application users, help us manage content, and compile statistics about website usage. We and our third-party service providers also use invisible images in HTML e-mails to our customers, to help us track e-mail response rates, identify when our e-mails are viewed, and track whether our e-mails are forwarded.

Cross-Device Use. We and our third-party service providers, including Google, may use the information that we collect about you (whether directly from our website, from our mobile applications, through your device(s), or from a third-party) to help us and our third-party service providers identify other devices that you use (e.g., a mobile phone, tablet, other computer, etc.). We, and our third-party service providers also may use the cross-device use and other information we learn about you to serve targeted advertising on your devices and to send you emails. To opt-out of cross-device advertising, you may follow the instructions set forth in the Third-Party Advertising Networks section below. Please note: if you opt-out of these targeted advertising cookies, your opt-out will be specific to the web browser, application, or device from which you accessed the opt-out. If you use multiple devices or web browsers, you will need to opt-out each browser or device that you use.

Do-Not-Track. Currently, our systems do not recognize browser "do-not-track" requests. You may, however, disable certain tracking as discussed in this section (e.g., by disabling cookies); you also may opt-out of targeted advertising by following the instructions in the Third-Party Advertising Network section.

Third Party Advertising Networks. From time to time, we may provide these unaffiliated advertisers with information, including personal information, about you. We use these network advertisers to provide advertisements on our website, application, and on other parties' websites or other media (e.g., social networking platforms). Our shared use of your information with these advertisers enables us to offer which products and services you may be most will be of most interest to you. Nonaffiliated ad network providers, advertisers, sponsors and/or traffic measurement services may use cookies, JavaScript, web beacons (including clear GIFs), Flash LSOs and other tracking technologies to measure the effectiveness of their advertisements and to personalize content to for you. Other parties' cookies and technologies are governed by each company's specific privacy policy, not this one.

- Our Users in the United States may opt out of many third-party advertising networks by using various trade association websites. Please refer to Advertisements and Emails for more information. You may also go to the Digital Advertising Alliance ("DAA") Consumer Choice Page for information about opting out of interest-based advertising and their choices regarding having information used by DAA companies. You may also go to the Network Advertising Initiative ("NAI") Consumer Opt-Out Page for information about opting out of interest-

based advertising and their choices regarding having information used by NAI members.

- Opting out from one or more companies listed on the DAA Consumer Choice Page or the NAI Consumer Opt-Out Page will opt you out from those companies' delivery of interest-based content or advertisements to you, but it does not mean you will no longer receive any advertising through our website, services, or on other websites. You may continue to receive advertisements, for example, based on the website that you are viewing (i.e., contextually based advertisements). Also, if your browsers are configured to reject cookies when you attempt to exercise your right to opt out on the DAA or NAI websites, your opt out may not be effective. Additional information is available on the DAA's website at www.aboutads.info or the NAI's website at www.networkadvertising.org.

You may learn more about interest-based advertising by visiting these links:

Digital Advertising Alliance (DAA) – http://www.aboutads.info/choices/

Digital Advertising Alliance Canada (DAAC) – http://youradchoices.ca/choices