

RateForce, LLC Privacy Policy

This Privacy Policy was last updated on November 1, 2018.

Overview

At RateForce, LLC (“RateForce”) protecting our users privacy and security is a top priority. This privacy policy tells you how we use personal information collected at various websites (the “Website”) owned or operated by RateForce. The Website includes, but is not limited to, www.rateforce.com, and www.rateforce.net. Please read this privacy policy before using the Website or submitting any personal information through the Website. **BY USING THE WEBSITE, YOU ARE ACCEPTING THE PRACTICES DESCRIBED IN THIS PRIVACY POLICY AND THE TERMS OF USE AGREEMENT POSTED ELSEWHERE ON THE WEBSITE.** These practices may be changed, but any changes will be posted and changes will only apply to activities and information on a going forward, not retroactive basis. You are encouraged to review the privacy policy whenever you visit the Website to make sure that you understand how any personal information you provide will be used.

Note: the privacy practices set forth in this privacy policy are for the Website only. If you link to other Websites, please review the privacy policies posted at those sites.

Aggregate Data

We gather certain generic information with respect to users use of the Website, such as the number of unique visitors, the frequency with which they visit, and the areas on the Website that they favor. These statistics are very much like television ratings that tell the networks how many people tuned in to a program. We only use this type of data in aggregate, that is we look at the data on a collective basis, in summary form, rather than on an individual basis. This data helps us determine the extent to which our members use certain parts of the Website, which, in turn, enables us to make it as appealing as possible. We may also provide statistical “ratings” about how our members collectively use the Website to advertisers, sponsors, and other companies with which we do business (“Partners”). We do this so they, too, can understand how often people use their areas of the Website in order for them to provide you with the best possible experience. These statistical ratings do not contain any personally identifiable information about you or any of our members.

Cookies

We use a technology nicknamed “cookies” on the Website. Cookies are pieces of information or data sent to your browser from a web server and stored on your computer’s hard drive for record-

keeping purposes. We use cookies to make your visit to the Website easier. For example, cookies allow us to recognize you when you re-enter the Website so that you will not have to sign-in each time you visit. Cookies also allow us to count the number of unique and return visitors who use the Website. Most browsers are initially set up to accept cookies. If you prefer, you can reset your browser to notify you when you've received a cookie or, alternatively, to refuse to accept cookies. It is important to note that you may not be able to use certain features on the Website if you choose not to accept cookies. Cookies can also enable us to track and target the interests of our users to enhance their experience on the Website.

IP Addresses

We may collect and analyze traffic on the Website by keeping track of the IP addresses of our visitors. IP addresses are unique numeric identifiers that are assigned to each computer browser accessing the Internet. An IP address, by itself, cannot identify you personally. However, when combined with other information provided by your Internet Service Provider (ISP), your IP address can be used to identify the computer originating a message.

Collection and Distribution of Information

We may collect personally identifiable information, including, but not limited to, names, postal addresses, email addresses, and information necessary to provide Service (as defined in the Terms of Use Agreement posted elsewhere on the Website), when voluntarily submitted by Website users. If you elect to purchase services from RateForce on the Website, you will be required to provide us with certain personal information, including your name, e-mail address, credit card number, expiration date, and billing address (this required information is subject to change from time to time). There will also be opportunities for you to provide us with additional information regarding your preferences and interests.

If you have provided us your consent, we may use the information we have collected about you:

- To send personalized, targeted information that we think our users will find relevant;
- To include targeted advertising within such messages;
- To send promotions based upon your interests;
- To contact the user for feedback and surveys; and
- To send the user other information about RateForce.

If you do not wish to receive such communications, you can send an e-mail to customerservice@accuagency.com and you will be removed from the list. In addition, e-mails and newsletters from the Website will allow you to opt out of future mailings.

Distribution of Information

We may share information with governmental agencies or other companies assisting us in fraud prevention or investigation. We may do so as described in the Terms of Use Agreement, and:

- To comply with legal process such as a search warrant, subpoena or court order;

- To protect the company's rights and property;
- To investigate reports of sending material using a false e-mail address or members sending harassing, threatening, or abusive messages;
- To protect against misuse or unauthorized use of the Website and/or the RateForce service; or
- During emergencies, such as when we believe someone's physical safety is at risk.

The information is not provided to these companies for marketing purposes.

Commitment to Data Security

Your personally identifiable information is kept secure. We will use commercially reasonable efforts to permit only authorized employees, agents and contractors to have access to your information, and to help safeguard personal information from unauthorized access, alteration or disclosure.

Mandatory Communications

RateForce reserves the right to communicate with you from time to time about important administrative, policy, legal, credit card, and billing matters, which will affect your use of the Website, including without limitation any alleged violations of our [Terms of Use Agreement](#); these communications are mandatory.

Sale of Assets

In the event that RateForce and/or its units or subsidiaries are ever sold, acquired, merged, liquidated, reorganized, or otherwise transferred, we reserve the right to transfer our user databases together with any personally identifiable information contained therein, to the party acquiring RateForce's assets. In the event we do so, we will use reasonable efforts to place a notice of the sale on the homepage of the Website, with links to information as to how you can change your privacy preferences.

Use Common Sense in All Your Online Activities

Even the best policy can't protect your online privacy and security in all circumstances. Unscrupulous advertisers, hackers, and scam artists are constantly searching the Internet looking for new targets. Your best protection is to understand the limits to privacy on the Internet and use common sense in all of your on-line activities.

Be aware that e-mail is an inherently unsecure form of communication. Remember that third-parties are sometimes able to illegally intercept your unencrypted messages.

Children's privacy

Although the Website is available to general audiences, the website is not directed to children, and we restrict the use of Services available through the website to individuals age 18 and above.

As per the Children's Online Privacy Protection Act (15 U.S.C. 6501, *et seq.*), we do not knowingly collect or maintain personal information from persons under the age of 13.

Privacy Contact Information

If you have any questions, concerns, or comments about our privacy policy you may contact us using the information below:

By e-mail: support@rateforce.com

By Phone: 770-674-8951 (main)

We reserve the right to make changes to this policy. Any changes to this policy will be posted.