Our privacy statement was created to demonstrate our firm commitment to privacy and confidentiality. The policies described in this section apply to **BankersEdge** and are made available to make you aware of how we collect and use identifying information of visitors to our websites.

BankersEdge does not rent, trade, or sell your personal information, or any other information which may identify you, to third parties indiscriminately. From time to time we will actively follow-up with you via email or occasionally direct mail to survey your experiences with our course delivery systems and advise you of follow-on courses and/or designation offerings from our business in an attempt to better serve your needs and support your career professional growth. We are committed to protecting our customers' privacy. The information we collect is used to process your order, provide information to your state as required by law, and to enhance your course purchase and completion experience. We also monitor customer traffic patterns and site usage in order to help us refine the design and layout of our site. For more detailed information, please continue reading.

From time to time, we may need to change our privacy statement because of changes in our business, or in our attempts to serve your needs better. We'll use reasonable efforts to publish any changes to our privacy statement. This site may contain links to other sites. **BankersEdge** is not responsible for the privacy practices or the content of such linked websites.

Your California Privacy Rights

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits our customers who are California residents to request and obtain from us once a year, free of charge, information about the personal information (if any) we disclosed to third parties for direct marketing purposes in the preceding calendar year. If applicable, this information would include a list of the categories of personal information that was shared and the names and addresses of all third parties with which we shared information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing to:

OnCourse Legal Department N19 W24075 Riverwood Drive, Suite 200 Waukesha, WI 53188

There are four types of information that this site may collect during your visit: network traffic logs, web visit logs, cookies, and information voluntarily provided by you.

Network Traffic Logs

In the course of ensuring network security and consistent service for all users, **BankersEdge** employs software programs to do such things as monitor network traffic, identify unauthorized access or access to nonpublic information, detect computer viruses and other software that might damage BankersEdge computers or the network, and monitor and tune the performance of the School's network. In the course of such monitoring, these programs may detect such information as e-mail headers, addresses from network packets, and other information. Information from these activities is used only for the purpose of maintaining the security and performance of the **BankersEdge** network and computer systems. Personally identifiable information from these activities is not released to external parties without your consent unless required by law.

Web Visit Logs

BankersEdge routinely collect and store information from online visitors to help manage those sites and improve service. This information includes the pages visited on the site, the date and time of the visit, the internet address (URL or IP address) of the referring site, the domain name and IP address from which the access occurred, the version of browser used, the capabilities of the browser, and search terms used on our search engines. This site makes no attempt to identify individual visitors from this information: any personally identifiable information is not released to external parties without your consent unless required by law.

Information Voluntarily Provided by You

In the course of using this web site, you may choose to provide us with information to help us serve your needs. For example, you may send us electronic mail (through a mailer or a web form) to request information, you may sign up for a mailing list, or you may send us your address so we may send you an application or other material. Any personally identifiable information you send us will be used only for the purpose indicated. Requests for information will be directed to the appropriate staff to respond to the request, and may be recorded to help us update our site to better respond to similar requests. We will not sell, exchange or otherwise distribute your personally identifiable information without your consent, except to the extent required by law. We do not retain the information longer than necessary for normal operations. Please contact the person listed on the specific page, or listed below, with questions or concerns on the use of personally identifiable information.

Cookies

Cookies are pieces of information stored by your web browser on behalf of a web site and returned to the web site on request. This site may use cookies for two purposes: to carry data about your current session at the site from one web page to the next, and to identify you to the site between visits. If you prefer not to receive cookies, you may turn them off in your browser, or may set your browser to ask you before accepting a new cookie. Some pages may not function properly if the cookies are turned off. Unless otherwise notified on this site, we will not store data, other than for these two purposes, in cookies. Cookies remain on your computer, and accordingly we neither store cookies on our computers nor forward them to any external parties. Unless otherwise notified on this site, we do not use cookies to track your movement among different web sites and do not exchange cookies with other entities.

We use Google Analytics and Microsoft Bing's remarketing codes to log when users view specific pages or take specific actions on our website. This allows us to provide targeted advertising for a better user experience. If you do not wish to receive this type of advertising from us, you can opt out using **Google's opt-out page** and **Microsoft Bing's opt-out page**.

Additionally, many of our advertising service providers are members of the Network Advertising Initiative ("NAI"). You can obtain more information about these advertising service providers' information collection practices, and opt out of such practices (and at the same time opt out of the collection practices of other, or all, NAI members) by following the opt out instructions on the **NAI's website**. If you would like more information on how to opt out of information collection practices, go to **www.aboutads.info**.

The use and collection of information by third-party advertising service providers are governed by the relevant third party's Privacy Notice and are not covered by our Privacy Notice. If you would like more information about the information collection practices of a particular service provider, or if you would like more information on how to opt out of a service provider's information collection practices, go to www.aboutads.info. Note: If at

any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

Your Consent

By using our web site, you are agreeing to let us collect the aforementioned information (please see the above) and use it in the said manner. If we decide to change our privacy policy, we will post those changes on this page. **BankersEdge** will cooperate with law enforcement agencies to identify any individual who attempts to use our services for illegal activities. We will also report any activity we believe to be unlawful, to the proper authorities. Additionally, we may release account information when we feel that such a release is necessary to enforce the terms of our user agreement, or to protect the rights, property, and safety of our users, **BankersEdge**, or others.

Children's Privacy Statement

This site is not intended for children under the age of 13. We do not knowingly collect any Personal Information from a child under 13. If we become aware that we have inadvertently received personally identifiable information from a user under the age of 13 as part of the Site, we will delete such information from our records.

Questions Regarding Privacy

If you have any questions about this Privacy Notice, our privacy practices, or your dealings with us, you can contact:

OnCourse Legal Department N19 W24075 Riverwood Drive, Suite 200 Waukesha, WI 53188