

# **Privacy Policy**

Effective Date: May 17, 2017

MarketRiders shares your concern about the protection of your personal information online. This is our policy regarding the privacy of information we collect on our Web sites. This privacy policy applies to <a href="www.MarketRiders.com">www.MarketRiders.com</a> owned and operated by MarketRiders. This policy does not apply to the practices of companies that MarketRiders does not own or control. This Privacy Policy includes examples of the types of personal information we collect and the kinds of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information. We will comply with applicable state laws that may restrict the types of information we may disclose about you or require us to provide you with additional notices.

If you have questions or complaints regarding our privacy policy or practices, please contact us at <a href="mailto:support@marketriders.com">support@marketriders.com</a>.

#### Information We Gather and How We Use It

We collect certain information from you in order to provide you with the most interesting and useful website possible. We use your IP address to identify you, to gather demographic information that helps us understand how you and our other customers use our website, and to administer our website.

Our registration form requires you to give us contact information (like your name, phone number and email address), demographic information (like your zip code and occupation) and profile information (like your investment experience). We use your contact information to contact you about the services on our site, in which you have expressed interest, and to send you newsletters from MarketRiders. You may opt-out of receiving these types of communications at any time, please see our "Choice/Opt-out" Section below. We also may collect your credit card number and expiration date. We use this information to bill you for subscription services you may have signed up for.

We may conduct or sponsor surveys and contests on our website. If you elect to participate, we may ask you for contact, demographic and other information as part of these offerings. We would use this information to analyze and report on the results of surveys, to provide you with the results of the surveys and contests. Participation in surveys and contests is completely voluntary.

#### **Tell-A-Friend**

If you choose to use our referral service to invite a friend to our site, we will ask you for your friend's name and email address. We will automatically send your friend an email inviting him or her to visit the site. MarketRiders stores this information for the sole purpose of sending this email and tracking the success of our referral program.

Your friend may contact us at <a href="marketriders.com"><u>support@marketriders.com</u></a> to request that we remove this information from our database.

# **Import Contacts**

You can import contacts from your Outlook or other email account address book to invite them to become members of our site. We collect the username and password for the email account you wish to import your contacts from and will only use it for that purpose.

#### **Information We May Disclose**

MarketRiders does not share, sell, rent or trade personal information about you with third parties other than as described within this privacy policy.

We would share demographic, profile and other general information about you and our other customers with our advertisers on an aggregate basis. This means that we may tell our advertisers general information about the characteristics of our customer base such as how many visitors and registered users we have within a certain postal code, but we do not specifically identify a particular customer or provide his or her contact information to our advertisers.

## **Disclosures Permitted by Law**

We provide the information (such as your name, email address, mailing address and credit card information) on a confidential basis to nonaffiliated companies we engage as contractors or agents to perform services for us, such as maintaining software, sending direct mail, credit card processing, and Paypal. Information will be shared with such contractors only to the extent reasonably necessary for them to perform services on our behalf, and pursuant to confidentiality obligations.

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on MarketRiders. If we are acquired by or merged with another company, MarketRiders will notify you before any transfer of information about you if there is a different privacy policy.

#### **Disclosures for Joint Marketing and Servicing**

MarketRiders may disclose all the information we collect as described above to other companies such as direct marketers to perform marketing services on our behalf, or to financial institutions, such as banks, insurance companies and securities broker-dealers, with whom we have joint marketing or service agreements.

#### **Tracking Technologies**

Technologies such as: cookies, beacons, tags and scripts are used by MarketRiders and our affiliates, analytics tools, and customer support tools. These technologies are used in analyzing trends, administering the site, tracking users' movements around the site and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis.

We use cookies to remember users' settings, for authentication, and to customize the site for each user's experience. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use our site, but your ability to use some features or areas of our site may be limited.

## **Behavioral Targeting / Re-Targeting**

We may partner with a third party to either display advertising on our website or to manage our advertising on other sites. Such third party partner may use technologies such as cookies to gather information about your activities on this site and other sites in order to provide you advertising based upon your browsing activities and interests. If you wish to not have this information used for the purpose of serving you interest-based ads, you may opt-out by clicking <a href="here">here</a>. Please note this does not opt you out of being served ads. You will continue to receive generic ads.

#### **Log Files**

As is true of most websites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you and tailor site functionality.

#### **Local Storage Objects (Flash/HTML5)**

Third parties with whom we partner to provide certain features on our site or to display advertising based upon your Web browsing activity use LSOs such as HTML 5 or Flash to collect and store information. Various browsers may offer their own management tools for removing HTML5 LSOs. To manage Flash LSOs please click <a href="here">here</a>.

# **Choice/Opt-out**

We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes, when we ask for this information. For example, if you purchase a product/service but do not wish to receive any additional marketing material from us, you can indicate your preference on the registration form.

If you no longer wish to receive our newsletter and promotional communications, you may optout of receiving them by following the instructions included in each newsletter or communication, by logging into your my account section of the site under email and newsletter preferences, sending a letter to us at 1 McBride and Son Center Dr. Suite 288 Chesterfield, MO 63005, or by emailing us at <a href="mailto:support@marketriders.com">support@marketriders.com</a>. We offer an opportunity to opt-out of certain communications within the My Account section of the site or you may contact us at 866-990-ETFS to opt-out.

You will be notified when your personally identifiable information is collected by any third party who is not our agent/service provider, so you can make an informed choice as to whether or not to share your information with that party.

#### **Security**

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number, national ID, personal health information) on our registration or order forms, we encrypt that information using secure socket layer technology (SSL). To learn more about <u>SSL</u>, follow this link.

We follow generally accepted industry standards to protect the personally identifiable information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

#### **Links to Other Web Sites**

If you click on a link to a third party site, you will leave the www.marketriders.com site you are visiting and go to the site you selected. Because we cannot control the activities of third parties, we cannot accept responsibility for any use of your personally identifiable information by such third parties, and we cannot guarantee that they will adhere to the same privacy practices as www.marketriders.com. We encourage you to review the privacy statements of any other service provider from whom you request services. If you visit a third party website that is linked to a www.marketriders.com site, you should read that site's privacy statement before providing any personally identifiable information.

## **Social Media Widgets**

Our website includes Social Media Features, such as the Facebook Like button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our Site. Your interactions with these Features are governed by the privacy policy of the company providing it.

# **Correcting and Updating Information**

If your personally identifiable information changes, or if you no longer desire our service, you may correct, delete inaccuracies, or update it by emailing our Customer Support at <a href="support@marketriders.com">support@marketriders.com</a> or by contacting us by telephone or postal mail at the contact information listed on our website.

We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

#### **Changes in this Privacy Statement**

If we decide to change our privacy policy, we will post those changes to this privacy statement, the home page, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page prior to the change becoming effective.

#### **Contact Us**

MarketRiders, Inc. 1 McBride and Son Center Dr. Suite 288 Chesterfield, MO 63005 Toll free: 1-866-990-3837

Email us