

# Privacy Policy

## Overview

MHG is committed to protecting the privacy of our members' personal information. The purpose of this policy is to inform you of MHG's practices in relation to the personal information that you provide to us when using registering for our services or our Site ('Your Information'), including:

- Collection and Use of Your Information
- Sharing Your Information
- Security of Your Information
- Changing or Correcting Your Information
- A Note About International Users
- Changes to Our Privacy Policy

This privacy statement applies solely to information collected by the Site. This Privacy Policy is incorporated into and subject to the terms of the MHG Terms of Service. Each time you use MHG.com, you signify that you have read, understood and agree to be bound by the Terms of Service, which incorporate this Privacy Policy. If you do not agree to the terms of this Privacy Policy, you must discontinue using the services on MHG.com and discontinue your membership.

## COLLECTION AND USE OF YOUR INFORMATION

### 1. Registration

During the process of registering on the Site, you may be required to provide certain personal information, such as your name, mailing address, e-mail address, phone number, and password. Please keep in mind that, although your personal information will not be viewable by other members, once you are registered, your name will be displayed on the Site and you will no longer be anonymous to us. Once you have created your user name and password they will become non-transferable. Each password is unique to each authorized user and is non-transferable. Users will log into MHG.com using only their authorized user name and password.

### 2. Participation in Surveys

From time-to-time, we may request information from our users via surveys. When you participate in one of our surveys, we may request contact information (such as your name and e-mail address). MHG conducts surveys in order to target advertising and content and to better understand members' needs and opinions. MHG may share, in aggregate form, information it collects from these surveys with its advertisers, partners, affiliates and the general public, but will not share survey information containing personally identifiable information with any third party without prior consent. Participation in our surveys is completely voluntary, such that you have the choice of whether or not you disclose the requested information. However, we encourage our members to participate in these surveys as they provide us with important information that helps us to improve our services or services that may be offered on MHG.com or by our affiliates or third-party advertisers.

### 3. Using the Blog Center

Information submitted to Blog is displayed publicly, so please exercise care in choosing what information you wish to disclose. We have the right, but not the obligation, to monitor any activity and content associated with the Blog section of the site.

**4. When You or Third Parties Contact Us** If you contact MHG by phone, email or letter, we may keep a record of such correspondence. Thus, if you report any issue with the site, we may retain such information in a file. Moreover, if you contact us through our feedback area, we require your name and email address in order to send you a response.

## **SHARING PERSONAL INFORMATION**

### **1. Confidentiality**

MHG will only share your information with others when we have your direct permission or under the circumstances described in this Privacy Policy. We will also limit access to your information to only those employees who we believe need to come into contact with that information to provide products or services to you or to do their jobs.

### **2. Third Party Advertising**

The advertisements that appear on the Site are generally delivered through internal software operated by MHG. MHG has no control over the content or privacy policies of sites other than MHG.com, and therefore we encourage you to review such content and policies prior to submitting any personal information to them. We do share certain aggregate information, such as demographic information and the number of times that our members have viewed an advertisement, with our third party advertisers. This information is not linked with any personally identifiable information, and we do not provide any such information to third party advertisers.

MHG may use aggregated, statistical information to describe our membership and to establish advertising and other business relationships with third parties. MHG may serve you with targeted advertisements based on your personal and/or profile information, but MHG does not provide any of this personal information to any advertiser or any third party with the exception of those uses expressly disclosed in this policy. However, if you click or view an ad on our site then you consent to the likelihood that the advertiser will assume that you meet the targeting criteria, if any, used to display such ad and, as described above, you will be subject to the advertiser's privacy policy and information collection practices.

### **3. Service Providers**

We may use a third party to provide specific services on our behalf, including sending e-mails to our members, conducting member surveys, processing transactions or performing statistical analysis of our services. In these cases, we may provide certain personal information, such as your name and e-mail address and other financial information necessary for the service to be provided. However, these third parties are required to maintain the confidentiality of this information and are prohibited from retaining, sharing, storing or using this information for any other purposes.

#### **4. Affiliates and Business Transitions**

MHG may share Your Information with its affiliates that are subject to privacy policies that protect your personally identifiable information from disclosure to third parties in a manner similar to this Privacy Policy. In the event that MHG goes through a business transition, such as a merger, acquisition, liquidation or sale of all or a portion of its assets, our members personal information will, in most instances, be part of the assets transferred. Members may be notified of any such business transition via e-mail and/or notice on the site.

#### **5. Legal Matters; Protection of Rights, Property and Interests; Safety**

We may, without your consent, access and disclose Your Information, any communications sent or received by you, and any other information that we may have about you or your account: as may be permitted or required by law, regulation, rule or court order; pursuant to requests from governmental, regulatory or administrative agencies or law enforcement authorities; or to prevent, investigate, identify persons or organizations potentially involved in, or take any action regarding suspected fraud, violations of our Terms of Service, or activity that appears to us to be illegal or may expose us to legal liability. Additionally, we may disclose Your Information in situations that we believe to be emergencies involving potential threats to the physical safety of any person or property if we believe that Your Information in any way relates to that threat.

#### **CHANGING, CORRECTING OR REMOVING YOUR INFORMATION**

MHG provides you with ways in which you can update Your Information. To make changes to Your Information, please login to the site and go to your account area. Here you may change such information as your name, mailing address, e-mail address, password and payment information. If at any time you wish to have your membership deleted from the site for any reason, send an email to [info@MHG.com](mailto:info@MHG.com). Upon removal of membership, we may retain your information for a period of time in our internal databases and systems.

#### **THE SECURITY OF YOUR INFORMATION**

We have instituted physical, electronic and procedural safeguards to store and maintain your information in a secure environment. For example, when highly confidential information, such as a credit card number, is transmitted through our website, it is encrypted by using Secure Socket Layer (SSL) software. You will also be required to use a password to access certain pages on the site where certain types of your information can be changed or deleted. Therefore, it is important for you to protect against unauthorized access to your password and/or emails which we may send you and to your computer. You take full responsibility for maintaining the confidentiality of your password. While we have implemented safeguards, you should be aware that Internet security technology changes rapidly. We are not able to guarantee that the safeguards we employ today can protect Your Information from future threats. You should be aware that regardless of our efforts, factors beyond our control may result in the disclosure of Your Information. Accordingly, we are not in a position to guarantee

that Your Information will be secure under all circumstances.

### **A NOTE ABOUT INTERNATIONAL USERS**

We collect, process and maintain Your Information in the United States, where privacy laws may not be comparable to those of your home country. If you are using the site from outside of the United States, by providing Your Information to us you are consenting to the transfer of Your Information to the United States for processing and maintaining in a manner consistent with this Privacy Policy.

### **CHANGES TO OUR PRIVACY POLICY**

MHG may make changes to this policy from time to time if our information practices are modified or changed. We will notify you of any significant changes in the way we treat Your Information by sending a notice to the primary e-mail address specified in your account or by placing a prominent notice on the site for a period of not less than thirty (30) days prior to the change. We encourage you to periodically review this page for the latest information regarding our policies.