PRIVACY POLICY

Clover Sites Inc., ("Clover") is committed to respecting your privacy. Please read the following policy to understand how your personal information will be treated. This policy may change from time to time so please check back periodically. This policy will let you know the following:

- 1. What personally identifiable information is collected from me?
- 2. What are cookies and how they are used by Clover?
- 3. How is my information used?
- 4. Who is collecting my information?
- 5. With whom will my information be shared?
- 6. How can I access, update or delete my information?
- 7. What does "opt-out" mean?
- 8. What else should I know about my privacy?
- 9. Other legal notices.

1. What personally identifiable information is collected from me?

On some Clover Web pages you can make requests and/or receive materials. The types of personal information collected at these pages are your name, e-mail address and standard contact information, including addresses and phone numbers.

We may also ask you to voluntarily provide us with information regarding your organization, experience with the services we provide and contact preferences. Wherever Clover collects personal information, we make an effort to include a link to this Privacy Policy on that page.

2. What are cookies and how are they used by Clover?

Clover may place Internet cookies on your hard drive. Internet cookies are small files that may be placed on your hard disk for record-keeping purposes. Cookies are used to (a) remind us of who you are in order to deliver you better service; (b) estimate our audience size by determining repeat usage of the Web site; (c) track your progress and entries in promotions, sweepstakes and contests, if any; (d) measure certain traffic patterns for use as a research tool to understand how our users' habits are similar or different from one another; (e) track purchases and compare to where you heard about clover. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether or not to accept it. By not accepting cookies, some Web pages may not display properly or you may not be permitted to access certain information.

Clover may also collect IP addresses (the Internet address of a computer) to track a user's session while the user remains anonymous. We analyze this data for certain trends in statistics, such as which parts of our site users are visiting and how long they spend there.

3. How is my information used?

Clover will not sell, rent or lease your personally identifiable information to others without your consent. The information you provide will be used to support your organization's customer relationship with Clover. Your information may be shared with agents, contractors or business partners for the purpose of performing services for Clover.

We want to help you quickly find information on Clover and alert you to specific offers, updated information, and other new products and services from Clover. Accordingly, we may send you direct mailings or contact you by telephone about our various products and services or other products and services we feel may be of interest to you. If you do not want to receive such mailings, simply "opt-out" by the means provided for in the mailings or by contacting privacy@cloversites.com.

Please note that Clover does research on our users' demographics, interests and behavior based on the information provided to us during your use of the Clover Web site. This research is compiled and analyzed on an aggregated basis. Aggregated data does not include personally identifiable information. Clover may share this aggregated data with others.

4. Who is collecting my information?

When you are on Clover's site and are asked for personal information, you are sharing that information with Clover alone, unless specifically stated otherwise. If data is being collected and/or maintained by any company other than Clover or an agent for Clover, you will be notified prior to the time of the data collection or transfer. If you do not want your data to be shared, you can choose not to allow the transfer by not using that particular service or purchasing those particular goods.

5. With whom does Clover share my information?

We may share the personal data you provide with other Clover agents, contractors or our business partners for the purposes of performing services for Clover. Clover also may share aggregated data with others. Aggregated data does not include personally identifiable information. We also believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of the Terms of Access, or as otherwise required by

law. Except as provided above or in the event of a merger, consolidation, or sale of all or substantially all of Clover's assets, we will not share any of your information with any third party without your permission.

6. How do I access, update or delete my information?

You can request the individual information that Clover has collected about you, correct factual inaccuracies in your information, remove personal information from Clover's databases and/or update your personal information by contacting privacy@cloversites.com.

7. What does "opt-out" mean?

To "opt-out" means that you have notified Clover that we no longer have permission to use your information for one or more purposes identified on the notice. For example, when we send you information on a new product, you will be given the opportunity to "opt-out" of receiving such information in the future.

8. What else should I know about my privacy?

Third party Internet sites and services accessible through Clover have separate privacy and data collection practices, independent of us. Clover has no responsibility or liability for these independent policies or actions. Please be careful and responsible online. If you post personal information online that is accessible to the public, you may receive unsolicited messages from other parties in return. While we strive to protect your information, Clover cannot ensure or warrant the security of any information through the transmission process and you do so at your own risk.

9. Other Legal Notices.

Any dispute over privacy is subject to this privacy policy and our <u>Terms of Access and Use (http://www.cloversites.com/legal/terms_of_service.pdf)</u>, including limitations on damages and application of the law of the State of California. If you have any concern about your privacy in connection with this policy, please send us a thorough description to <u>privacy@cloversites.com</u>, and we will try to resolve it. We may post a revised privacy policy on our site. Please note that the use of information that we gather is subject to the privacy notice in effect at the time of use. You should check our Web site frequently to see recent changes.

Dated: 04/28/2009

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