

Redeemed Mindset and Relationship Coaching

### Privacy Policy

# Introduction

#### Purpose

At Redeemed Coaching (<u>redeemedcoaching.org</u>), we value your privacy. To put that into practice, we take reasonable steps toward protecting your privacy and managing your information.

This Privacy Policy describes the information we collect, where it comes from, how it's used, and how it is stored.

This Privacy Policy also includes information to help you understand how the choices you have can change the collection and usage of certain information and how you can contact us with questions or concerns.

By using this Website, contacting us, or providing any personal information, you signify your consent to this Privacy Policy, agree to comply with its terms, and consent to our collection and usage of your personal information as described in this Privacy Policy, in all cases subject to applicable law.

#### Scope

This Privacy Policy at redeemedcoaching.org applies only to our website at <u>redeemedcoaching.org</u> (the "Website") and to visitors and users of our Website. It does not apply to any information we collect through channels, online or offline, other than this Website, such as phone, email, or mail operations concerning our operations, products, or services, as well as non-Website marketing contacts with you.

For your convenience, this Website may contain links to other websites. This Privacy Policy does not apply to any third-party website or service, and you should review the privacy policies of those sites before using them because other websites may not treat information collected online in the same manner as we do. Those privacy policies may include information about how to view, edit, download, or remove information or how to opt-out of certain practices. We are not responsible for the privacy practices, advertising, products, or content of those websites.

### **Updates and Changes**

If we decide to change our Privacy Policy, we will post those changes on this page at redeemedcoaching.org.

If you are concerned about how your personal information is used, please visit our Website often for this and other important announcements and updates.

#### **Problems/Questions**

If you have questions or concerns about our Privacy Policy, you may contact us at churst@redeemedcoaching.org or <u>redeemedcoaching.org</u>.

# What Information We Collect

This section includes a general description of the type of information we may collect about you. Those who wish to communicate with us but do not wish to provide personally identifiable information through the Website may contact us through the address or phone numbers provided on our Website, or through our online chat function.

Information you provide to us

We collect some information that you provide directly to us through this Website.

We collect contact information you provide, including:

Name

Address

Phone Numbers

**Email Address** 

Other contact information

We collect this information with your consent, to perform any contract you may have with us, and in service of our legitimate business interests.

We collect financial information you provide, including:

Credit/Debit Card Information

**Bank Account Information** 

Payment company

Other financial information

We collect this information with your consent, to perform any contract you may have with us, and in service of our legitimate business interests.

We collect other information you provide, including:

Phone, chats, or emails

Other information

We collect this information with your consent, to perform any contract you may have with us, and in service of our legitimate business interests.

We do not seek to or intentionally collect other identifying information that you provide directly to us.

We do not seek to or intentionally collect any usage-related information that you provide directly to us.

We do not seek to or intentionally collect sensitive information that you provide directly to us.

### Information we collect about you

Even if you do not submit personal information through the Website, we gather navigational information about where visitors go on the Website and information about the technical efficiencies of our Website and services (such as time to connect to the Website or time to download pages). This information allows us to see which areas of our Website are most visited and helps us better understand the user experience. This data helps us improve the quality of the Website by recognizing and delivering more of the features, areas, and services our visitors prefer.

In this process of gathering information, we may collect personally identifiable and nonpersonally identifiable information (such as domain type, browser type and version, service provider and IP address, referring/exit pages, operating system, date/time stamp, and clickstream data). We collect this information to perform any contract you may have with us, and in service of our legitimate business interests.

We may also create and use electronic records to compile statistics about how our visitors collectively interact with our Website by collecting, aggregating, and using information from or about you such as data about the type of browser and operating system used, which web pages you view, the time and duration or your visits to our Website, the search queries you use on this Website, whether you clicked on any items or links on the Website, whether you have clicked on any links in any emails sent from us or third parties on our behalf, whether you have chosen to opt-out of certain services or information sharing, and whether you have viewed or ordered certain products or services, to improve our products and services. We collect this information to perform any contract you may have with us and in service of our legitimate business interests.

We may obtain information about you from outside sources. For example, we may obtain commercially available information about you from third parties, such as credit information to prevent fraud, or purchase email lists from third parties for advertising and marketing purposes. We collect this information to perform any contract you may have with us and in service of our legitimate business interests.

If you access the Website using a device, we may collect the following device data:

Device Type Operating System Unique device identifiers Device settings Geo-location data IP addresses Browser type Browser ID Clickstream data User workflow progress

Other (text field)

We collect this information to perform any contract you may have with us and in service of our legitimate business interests.

### Cookies

The Website uses a common browser feature known as a cookie, which assigns a unique identification to your computer browser and session. Cookies are typically stored on your computer's hard drive and are used to help maintain an expected user experience by tracking

clicks as you go through the pages within our Website and informing the Website that each of your clicks comes from you individually when needed. We may also use cookies to tell us whether you have previously visited the Website. We may also use cookies that can be set by third parties with whom we have entered into agreements that may enable us to obtain analytic information about the use of our Website.

These third-party providers may also place cookies onto your computer. Those third-party cookies may enable us to obtain aggregate demographic information and user statistics about you and your preferences from these third-party sources as well as other information we have about you.

We collect this information with your consent in many cases, to perform any contract you may have with us, and in service of our legitimate business interests.

We may use any of these kinds of cookies:

Essential cookies - used for logins and account management

Performance cookies - used for analytics, including visitor tracking

Functionality cookies - used for preferences (time zone and language) and enhanced content

Targeting/advertising cookies - used by content partners or banner networks You can choose to disable cookies through your individual browser options. There are browser settings that will set it not to accept cookies or to notify you if a cookie is sent so you can decide to accept it. There are other browser settings to remove cookies previously set. To know more detailed information about cookie management with specific web browsers, it can be found at the browsers' respective websites.

Features on the Website may not work correctly if you disable all cookies.

### Surveys and promotions

When we conduct surveys or other promotions, we often request information from users. Users can decide whether or not to participate in any of these activities and to disclose or not disclose

any requested information accordingly.

We may ask for information to help us understand you as a user, such as contact information, and all of our users, such as demographic information. We use this information to provide better services and options to you and to all our users.

We also use the information you provide to run our surveys and promotions. The information we collect may be used in additional ways, such as being shared with the sponsors or administrators of the survey or promotion.

We collect this information with your consent, to perform any contract you may have with us, and in service of our legitimate business interests.

### Google ads, analytics, and other services

Google provides several different technologies to our Website in the course of serving our users. These services may include the use of cookies, which we've described elsewhere in this Privacy Policy. You may want to review the Google privacy and terms page on Advertising (https://policies.google.com/technologies/ads) to determine what options you may have to control collection and usage of your information.

Similarly, Google Analytics uses cookies and device identifiers in the course of providing its analytics. This, and other analytics software, tracks website usage (pages, forms, and files) and traffic (referring page, pages visited, and exit page) to help us understand how users use the Website. You may want to review the details on how Google Analytics collects and processes data at "How Google uses data when you use our partners' sites or apps" (https://www.google.com/policies/privacy/partners/).

We collect this information to perform any contract you may have with us and in service of our legitimate business interests.

We use the following third-party advertising services:

Facebook Pixel

**Twitter Pixel** 

Instagram

Each of these companies has its own privacy policy governing their use of data.

We collect this information in service of our legitimate business interests.

Some of the advertisers on our site may use cookies and web beacons, as described above. We use the following display advertising companies:

Facebook Ads

Instagram

Each of these companies has its own privacy policy governing their use of data.

We collect this information in service of our legitimate business interests.

We use the following email service providers:

churst@redeemedcoaching.org

Each of these companies has its own privacy policy governing their use of data.

We collect this information in service of our legitimate business interests.

We use the following payment services companies:

Paypal

Each of these companies has its own privacy policy governing their use of data.

We collect this information with your consent, to perform any contract you may have with us, and in service of our legitimate business interests.

# **How We Use Personal Information**

We collect personal information so that we can:

Operate and improve our Website

Operate our business

Improve our goods and services

Communicate with you

Ensure compliance with law

### **Operate and Improve our Website**

Here are some examples of what we mean by operate and improve our Website:

Keep the Website running

Personalize your website experience

Provide support and respond to questions from users and Website visitors

Maintain security of information and data

Address network functioning, engineering, and troubleshooting issues

Prevent fraud

Process payments

Grant access to the Website

Register user accounts

Attribute content to the right person

#### Improve our Website

Improve, personalize, and expand our website

Personalize experiences

Understand and analyze how you use our website

Learn about users' needs

Track traffic patterns and Website usage

Customize our recommendations and promotions to you

### **Operate our Business**

Here are some examples of what we mean by operate our business:

Keep Redeemed Coaching running

Provide our offerings

Comply with legal requirements

Fulfill orders and deliveries

Recruit team members

Administer our business and keep proper records

Engage in a sale of all or part of our business

### Improve our goods and services

Here are some examples of what we mean by improve our goods and services:

Develop new products, services, or features

Measure, support, and improve our offerings

Analyze trends and conduct research about improving our products and services

#### Communicate with you

Here are some examples of what we mean by communicate with you, directly or through one of our partners:

Provide customer service

Email you, mail you, or contact you in other ways you approve, such as phone or text

Provide updates and other information relating to the Website

Send you marketing messages

Send surveys

Launch and operate promotions

Suggest products or services of interest

Contact you for research or informational purposes

Enable online registration and provide customer service with respect to registration

**Email newsletters** 

#### Ensure compliance with the law

Prevent fraud

Investigate atypical usage

Investigate claims and/or legal actions, violations of law or agreements, and compliance with relevant applicable laws and legal process

Comply with law

Prevent fraud and reduce credit risks

Cooperate with police and other governmental authorities when subject to judicial or administrative process (such as a subpoena) or as provided by law

Respond to civil or criminal investigations, claims, or lawsuits

Respond as we believe is necessary or appropriate to prevent physical harm or financial loss

Protect the rights, property or safety of visitors to the Website or the public

**Resolve disputes** 

# **How We Share Personal Information**

We do not share your personal information outside the Company except as required by law or as disclosed elsewhere in this Privacy Policy.

# **Location of Personal Information**

We must, of course, store and process your data somewhere.

We store or process your data only in the United States.

# **How We Secure Information**

We believe in providing a safe and secure experience for all of our online visitors. To that end, we have implemented security measures to protect the information collected from you. We maintain reasonable physical and electronic safeguards designed to limit unauthorized access to your personally identifiable information and to protect you against the criminal misuse of that information.

While we use these security measures to protect your information, please remember that no data transmitted over the Internet or stored and used for business purposes can ever be completely secure. No security measures are perfect or impenetrable. We cannot guarantee:

that your information will only be viewed by approved people

that information you share will remain private

that information you share will not become publicly available You can reduce the chances of these things happening by using a strong password, by not reusing passwords, and by protecting your devices against viruses and other malware.

### **Business Transactions**

If we sell our assets or merge with another company, or if our company goes out of business, user information used by the business will be one of our assets that might be transferred to our successor. You consent to that successor's use of your information, subject to the terms of this Privacy Policy.

### Access and Choice

You have choices about the information we collect.

If you do not want to agree to the ways we've said that we might use your personal information, your first and best step is to not submit any of that personal information to us.

If you do not want to receive emails that we send, including those with information or promotions, you can unsubscribe to those emails by clicking the unsubscribe link, responding with "unsubscribe," or contacting the "help" email address below.

If you do not want to receive other marketing materials from us or if you do not want us to share your personal information with other entities as described in this Privacy Policy, please send us your name, address, and email address, together with a statement that you want to opt-out from information sharing or receiving materials (or both).

Please send your information and request to:

churst@redeemedcoaching.org

Please use this page to communicate your request:

redeemedcoaching.org

or

send your information and request to:

churst@redeemedcoaching.org

# **Children's Personal Information**

This Website is not intended to be used by children under the age of 13. Children under the age of 13 may not use or submit any information to the Website, and their guardians should not permit them to do so. The Company does not seek to or intentionally collect any personal information from children under 13. If such a child or their guardian alerts us, we will take reasonable steps to delete any such information as quickly as is practical.

# **JURISDICTION-SPECIFIC PROVISIONS**

The provisions in the following sections reflect requirements of various legal jurisdictions that may apply to some users but not others. Because our users may access the Website from anywhere, we expend meaningful effort to comply with all of those laws to which we are subejct. If you are not the intended subject of a particular section, then those terms will not apply to you or your usage of the Website.

# **US State Privacy Rights**

If you are a resident of one of the US states below and the processing of personal information about you by the Website is subject to privacy laws that are specific to your state, you have certain rights with respect to that information, in all cases subject to state law. Some state privacy laws are relatively new, and so the correct interpretation of these laws is not yet settled in some cases. In those cases, we will make a good-faith effort to comply with the law.

### COLORADO

This section applies only if you are a Colorado resident and we (1) (A) do business in Colorado or (B) produce products or services that are targeted to Colorado residents and (2) (A) during a calendar year, control or process personal data of at least 100,000 Colorado residents or (B) control or process personal data of at least 25,000 Colorado residents and derive revenue or receive a financial benefit from the sale of personal data.

You have the following rights:

1. A right of knowledge - you may ask that we confirm whether or not we are processing your personal data.

2. A right of access - you may ask to access your personal data we are processing; you may ask to receive a copy of the personal data that you previously provided to us in a portable and, to the extent technically feasible, readily usable format.

3. A right of correction - you may correct inaccuracies in your personal data, taking into account the nature of that data and the purposes of processing that data.

4. A right of deletion - you may ask that we delete personal data provided by or obtained about you.

5. A right of opt-out - you may opt out of the processing of the personal data for purposes of (1) targeted advertising, (2) the sale of personal data, or (3) profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. You also have the right to opt out by using a universal opt-out mechanism that meets technical standards that will be established by the state attorney general.

6. A right to appeal - you have the right to appeal a company decision not to fulfill any of these requests.

We have the following related obligations, subject to applicable law:

1. Timely response to your requests.

We have to respond to your requests without undue delay, but in all cases within 45 days of receipt.

We may extend the response period once by 45 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we inform you of any extension within the initial 45-day response period, together with the reason for the extension.

If we decline to take action on your request, we have to inform you without undue delay, but in all cases and at the latest within 45 days of receipt of the request, including the justification for declining to take action and instructions for how to appeal our decision.

In general, we will provide information in response to your requests without charge, up to once annually per user.

2. Appeal mechanism.

We have to establish a process for you to appeal our refusal to take action on a request within a reasonable period of time after your receipt of our decision not to take action.

We have to make the appeal process conspicuously available and similar to the process for submitting requests to initiate action. You may appeal our decision by replying to our decision or by making a new request for an appeal of that decision.

Within 45 days of receipt of an appeal, we have to inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions.

We may extend the response period once by 60 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we

inform you of any extension within the initial 45-day response period, together with the reason for the extension.

If the appeal is denied, we will also provide you with an online mechanism, if available, or other method through which you may contact the state attorney general to submit a complaint.

Under Colorado law, you have the option to opt-in to processing of your personal data for targeted advertising or the sale of personal data on the terms described in detail in this privacy policy. Even after you provide opt-in consent, you may withdraw your consent by using the opt-out procedures described in this privacy policy. This disclosure will also be included where you can opt-in as described in this paragraph.

We do not "sell" personal information as defined by Colorado law nor do we process your personal data for targeted advertising.

Please make any of your requests under Colorado law, as applicable, using one of these methods:

churst@redeemedcoaching.org

redeemedcoaching.org

churst@redeemedcoaching.org

### CONNECTICUT

This section applies only if you are a Connecticut resident and we (1) (A) do business in Connecticut or (B) produce products or services that are targeted to Connecticut residents; and (2) during the prior calendar year, controlled or processed the personal data of (A) at least 100,000 Connecticut residents; or (B) (i) at least 25,000 or more Connecticut residents and (ii) we derived over 25% of our gross revenue from the sale of personal data.

You have the following rights:

1. A right of knowledge - you may ask that we confirm whether or not we are processing your personal data.

2. A right of access - you may ask to access your personal data we are processing; you may ask to receive a copy of the personal data that you previously provided to us in a portable and, to the extent technically feasible, readily usable format.

3. A right of correction - you may correct inaccuracies in your personal data, taking into account the nature of that data and the purposes of processing that data.

4. A right of deletion - you may ask that we delete personal data provided by or obtained about you.

5. A right of opt-out - you may opt out of the processing of the personal data for purposes of (1) targeted advertising, (2) the sale of personal data, or (3) profiling in furtherance of decisions that produce legal or similarly significant effects concerning the consumer.

6. A right to appeal- you have the right to appeal a company decision not to fulfill any of these requests.

We have the following related obligations, subject to applicable law:

1. Timely response to your requests.

We have to respond to your requests without undue delay, but in all cases within 45 days of receipt.

We may extend the response period once by 45 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we inform you of any extension within the initial 45-day response period, together with the reason for the extension.

If we decline to take action on your request, we have to inform you without undue delay, but in all cases and at the latest within 45 days of receipt of the request, including the justification for declining to take action and instructions for how to appeal our decision.

In general, we will provide information in response to your requests without charge, up to once annually per user.

2. Appeal mechanism.

We have to establish a process for you to appeal our refusal to take action on a request within a reasonable period of time after your receipt of our decision not to take action.

We have to make the appeal process conspicuously available and similar to the process for submitting requests to initiate action.

Within 60 days of receipt of an appeal, we have to inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions.

If the appeal is denied, we will also provide you with an online mechanism, if available, or other method through which you may contact the state attorney general to submit a complaint.

We do not "sell" personal information as defined by Connecticut law nor do we process your personal data for targeted advertising.

Please make any of your requests under Connecticut law, as applicable, using one of these methods:

churst@redeemedcoaching.org

### redeemedcoaching.org

churst@redeemedcoaching.org

### UTAH

This section applies only if you are a Utah resident and we (1) (A) do business in Utah or (B) produce products or services that are targeted to Utah residents; (2) earn at least \$25 million in annual revenue; and (3) during the prior calendar year, controlled or processed the personal data of (A) at least 100,000 Utah residents; or (B) (i) at least 2 5,000 Utah residents and (ii) we derived over 25% of our gross revenue from the sale of personal data.

You have the following rights:

1. A right of knowledge - you may ask that we confirm whether or not we are processing your personal data.

2. A right of access - you may ask to access your personal data we are processing; you may ask to receive a copy of the personal data that you previously provided to us in a portable and, to the extent technically feasible, readily usable format.

3. A right of deletion - you may ask that we delete personal data provided by you.

4. A right of opt-out - you may opt out of the processing of the personal data for purposes of (1) targeted advertising or the sale of personal data.

We have the following related obligations, subject to applicable law:

1. Timely response to your requests.

We have to respond to your request without undue delay, but in all cases within 45 days of receipt.

We may extend the response period once by 45 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we inform you of any extension within the initial 45-day response period, together with the reason for the extension.

If we decline to take action on your request, we have to inform you without undue delay, but in all cases and at the latest within 45 days of receipt of the request, including the justification for declining to take action and instructions for how to appeal our decision.

In general, we will provide information in response to your requests without charge, up to once annually per user.

We do not "sell" personal information as defined by Utah law nor do we process your personal data for targeted advertising.

We do not process sensitive personal information as defined by Utah law.

Please make any of your requests under Utah law, as applicable, using one of these methods:

churst@redeemedcoaching.org

### redeemedcoaching.org

churst@redeemedcoaching.org

### IOWA

This section applies only if you are an lowa resident and we (1) (A) do business in lowa or (B) produce products or services that are targeted to lowa residents; and (2) during the prior calendar year, controlled or processed the personal data of (A) at least 100,000 lowa residents; or (B) (i) at least 25,000 lowa residents and (ii) we derived over 50% of our gross revenue from the sale of personal data.

You have the following rights:

1. A right of knowledge - you may ask that we confirm whether or not we are processing your personal data.

2. A right of access - you may ask to access your personal data we are processing; you may ask to receive a copy of the personal data that you previously provided to us in a portable and, to the extent technically feasible, readily usable format.

3. A right of opt-out - you may opt out of the sale of personal data.

We have the following related obligations, subject to applicable law:

1. Timely response to your requests.

We have to respond to your request without undue delay, but in any case within 90 days of receipt.

We may extend the response period once by 45 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we inform you of any extension within the initial 90-day response period, together with the reason for the extension.

If we decline to take action on your request, we have to inform you without undue delay, but in any case within 90 days of receipt of the request, including the justification for declining to take action and instructions for how to appeal our decision.

In general, we will provide information in response to your requests without charge, up to twice annually per user.

### 2. Appeal mechanism

We have to establish a process for you to appeal our refusal to take action on a request within a reasonable period of time after your receipt of our decision not to take action.

We have to make the appeal process conspicuously available and similar to the process for submitting requests to initiate action.

Within 60 days of receipt of an appeal, we have to inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions.

If the appeal is denied, we will also provide you with an online mechanism, if available, or other method through which you may contact the state attorney general to submit a complaint.

We do not "sell" personal information as defined by Iowa law.

We do not process sensitive personal information as defined by Iowa law nor do we process your personal data for targeted advertising..

Please make any of your requests under lowa law, as applicable, using one of these methods:

churst@redeemedcoaching.org

redeemedcoaching.org

churst@redeemedcoaching.org

### VIRGINIA

This section applies only if you are a Virginia resident and we (1) (A) do business in Virginia or (B) produce products or services that are targeted to Virginia residents and (2) (A) during a calendar year, control or process personal data of at least 100,000 Virginia residents or (B) control or process personal data of at least 25,000 Virginia residents and derive over 50 percent of our gross revenue from the sale of personal data.

You have the following rights:

1. A right of knowledge - you may ask that we confirm whether or not we are processing your personal data.

2. A right of access - you may ask to access your personal data we are processing; you may ask to receive a copy of the personal data that you previously provided to us in a portable and, to the extent technically feasible, readily usable format.

3. A right of correction - you may correct inaccuracies in your personal data, taking into account the nature of that data and the purposes of processing that data.

4. A right of deletion - you may ask that we delete personal data provided by or obtained about you.

5. A right of opt-out - you may opt out of the processing of the personal data for purposes of (1) targeted advertising, (2) the sale of personal data, or (3) profiling in furtherance of decisions that produce legal or similarly significant effects concerning the consumer.

6. A right to appeal - you have the right to appeal a company decision not to fulfill your request.

We have the following related obligations, subject to applicable law:

1. Timely response

We have to respond to your request without undue delay, but in all cases within 45 days of receipt.

We may extend the response period once by 45 additional days when reasonably necessary, taking into account the complexity and number of your requests, so long as we

inform you of any extension within the initial 45-day response period, together with the reason for the extension.

If we decline to take action on your request, we have to inform you without undue delay, but in all cases and at the latest within 45 days of receipt of the request, including the justification for declining to take action and instructions for how to appeal our decision.

In general, we will provide information in response to your requests without charge, up to twice annually per user.

2. Appeal mechanism

We have to establish a process for you to appeal our refusal to take action on a request within a reasonable period of time after your receipt of our decision not to take action.

We have to make the appeal process conspicuously available and similar to the process for submitting requests to initiate action.

Within 60 days of receipt of an appeal, we have to inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions.

If the appeal is denied, we will also provide you with an online mechanism, if available, or other method through which you may contact the state attorney general to submit a complaint.

Please make any of your requests under Virginia law, as applicable, using one of these methods:

churst@redeemedcoaching.org

redeemedcoaching.org

churst@redeemedcoaching.org

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