

# WOMEN'S FINANCE EXCHANGE PRIVACY POLICY

Last updated February 2014

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## **This Privacy Policy applies to our site.**

This Policy describes how we treat personal information on the websites where it is posted. This policy does not apply to information we may collect in other forums.

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## **We collect information from and about you.**

**Contact information.** For example, we might collect your name, your company name and street address. We might also collect your phone number, fax number or email address.

**Information you submit or post.** We collect the information you post on or to our website.

**Payment information.** For example, if you make a payment for a WFE event or to pay WFE membership dues, we collect your credit card information.

**Demographic information.** We may collect information like your employer, job title, address, gender, and age.

**Other information.** We may collect information about the browser you're using. We might look at what site you came from, or what site you visit when you leave us.

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## **We collect information in different ways.**

**We collect information directly from you.** For example, if you sign up for our emails, post content, or make a payment. We also collect information if you ask us questions or provide feedback.

**We collect information from you passively.** We use tracking tools like browser cookies and web beacons to collect information from you. Learn more about these tools, and how you can control them, [here](#).

**We may get information about you from third parties.** For example, social media platforms may give us information about you.

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## **We use information as disclosed and described here.**

**We use information to respond to your requests or questions.** For example, we might use your information to respond to your comments or feedback.

**We use information to improve our sites and services.** We may use your information to make our website and services better. We might use your information to customize your experience with us. For example, we might use your information to store your password if you register for our site. We may also use information to customize your browsing experience.

**We use information for security purposes.** We may use information to protect our organization, our members, and our website.

**We use information for marketing purposes.** For example, we might also send you information about events in which we think you may be interested, about us, our site, or other products or services we offer, or to request your assistance in supporting our organization. To manage this, read the [choices](#) section below.

**We use information to communicate with you about our relationship.** We may contact you to get your feedback. We might also contact you about this Policy or our website Terms.

**We use information as otherwise permitted by law.**



### **We may share information with third parties.**

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#### **Within our Organization**

**We will share information with third parties who perform services on our behalf.** For example, we share information with vendors who help us send emails and operate our site. This may include website analytics vendors. Some vendors may be located outside of the United States.

**We will share information if we think we have to in order to comply with the law or to protect ourselves.** For example, we will share information to respond to a court order or subpoena. We may share it if a government agency or investigatory body requests. We might share information when we are investigating potential fraud.

**We may share information for other reasons we may describe to you.**



### **You have certain choices about sharing and marketing practices.**

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**You can opt out of receiving our marketing emails.** To stop receiving our promotional emails, follow the instructions in any promotional message you get from us. Don't worry! Even if you opt out of getting marketing messages, we will still send you transactional messages. These include responses to your questions.

**You can control cookies and tracking tools.** Your browser may give you the ability to control cookies. How you do so depends on the type of cookie. Certain browsers can be set to reject browser cookies. To control flash cookies, which we may use on certain websites from time to time, you can go [here](#). Why? Because flash cookies cannot be controlled through your browser settings. NOTE: If you block cookies on your browser, certain features on our sites may not work.

**You have other controls you can exercise.** You can choose whether or not to share personal information. If you choose not to share, some parts of our sites and some services may be more difficult or impossible to use.



### **We use standard security measures.**

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The Internet is not 100% secure. We cannot promise that your use of our sites will be completely safe. We encourage you to use caution when using the Internet. This includes not sharing your passwords.

We keep personal information as long as it is necessary or relevant for the practices described in this Policy. We also keep information as otherwise required by law.

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 **Our sites and apps are not intended for kids.**

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Our sites are not created for children and we don't believe that children would be interested in our sites. We do not to our knowledge collect information online from children under 13. If you are a parent or guardian and think we have information about your child, please contact [Andrea Blaize](#), Communications Chair.

To learn more about how to protect your child online, visit the [FTC's website](#). You may also want to read the [helpful information](#) about kids and privacy that the FTC provides.

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 **We may link to other sites or have third party services on our site we don't control.**

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If you click on a link to a third party site, you will be taken to websites we do not control. This includes social media sites. This policy does not apply to the privacy practices of these websites. Read the privacy policy of other websites and insurance carriers carefully. We are not responsible for these third party practices.

Our site may also serve third-party content that contains their own cookies or tracking technologies. We do not control the use of those technologies.

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 **We may store information both in and outside of the United States.**

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If you live outside of the United States, you understand and agree that we may transfer your information to the United States. This site is subject to U.S. laws, which may not afford the same level of protection of those in your country.

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 **Feel free to contact us if you have more questions.**

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If you have any questions about this Policy, please contact [Andrea Blaize](#), Communications Chair.

You can also write to us or call: Denise Marks, 2014 WFE President  
[Denise.marks@hotmail.com](mailto:Denise.marks@hotmail.com)  
713-818-9711

Please include your email address, name, address and telephone number when you contact us. This helps us handle your request correctly.

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 **We may update this policy.**

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From time to time we may change our privacy practices. We will notify you of any material changes to this policy as required by law. We will also post an updated copy on our website. Please check our site periodically for updates.

# WOMEN'S FINANCE EXCHANGE REFUND POLICY

Last updated August 2013

## **Refunds: Program Registration**

The WFE will assess a 25% handling charge for cancellations received up to five business days prior to the event. Cancellations received after this time frame will not be refunded.

Event registrations are transferable from one participant to another within an organization; however, the WFE is not able to transfer a registration payment from one event to another. Contact [lwhite@bvagroup.com](mailto:lwhite@bvagroup.com) to cancel or transfer program registration.

The WFE offers a pre-paid membership option where members may pay for an entire year's worth of programs for a substantial discount. For these types of memberships, it is important to note that pre-paid event registrations are not refundable. However, a pre-paid member may transfer her event registration to another person within her organization.

## **Refunds: Membership Registration**

If you are not 100% satisfied with your purchase, within 30 days from the purchase date, we will fully refund the cost of your remaining fee, minus any prepaid event attendance fees for any events attended (if applicable). Contact [lwhite@bvagroup.com](mailto:lwhite@bvagroup.com) for more information.