

PRIVACY POLICY

By utilizing or shopping on derekcolvin.com you acknowledge that you've read, understood, and accepted the following terms and conditions:

Your privacy is very important to us. We want to make your experience on the Internet as pleasant and satisfying as possible, and we want you to use the Internet's vast array of data, tools, and opportunities with complete assurance.

We have created this Privacy Policy to exhibit our firm commitment to privacy and security. This Privacy Policy explains how Derek Colvin and Destination:Change ("Company") collects data from all end users of our Internet services (the "Services")-those who access some of our Services but do not have accounts ("Visitors") as well as those who may purchase Products and/or pay a monthly service fee to subscribe to the Service ("Members")-what we do with the information we collect, and the choices Visitors and Members have regarding the collection and use of such data. We request that you read this Privacy Policy carefully.

Personal Information Our Company Collects, How We Collect It and How We Use It

Introduction: Our Company collects information in many different ways from Visitors and Members who access the various parts of our Services and the network of Web sites accessible through our Service.

Registration: Members may be asked to provide certain personal information when they sign up for our Products or Services including name, address, telephone number, billing information (such as a credit card number), and the type of personal computer being used to access the Services. The personal information collected from Members during the registration process is used to manage each Member's account (such as for billing purposes). This information may be shared with third parties, as stated herein, or in special circumstances.

Our Company Partners and Sponsors: Some products and services may be offered to Visitors and Members in conjunction with an affiliate, independent contractor seller or non-affiliated partner. To provide Visitors and Members some of these products and services, the partner may need to collect and maintain personal information.

Online Shopping: At some Web sites, you can purchase products and services or register to receive materials, such as a newsletter, catalog or new product and service updates. In many cases, you may be asked to provide contact information, such as your name, address, email address, phone number, and credit/debit card information.

If you complete an order for someone else, such as an online gift order sent directly to a recipient, you may be asked to provide information about the recipient, such as the recipient's name, address, and phone number. Our Company has no control over the third parties' use of any personal information you provide when placing such an order. Please exercise care when doing so.

If you order services or products directly from our Company, we use the personal information you provide to process that order. We do share this information with outside parties that we do business with.

We Care for Your Security

We understand that you're concerned about the security and privacy of your online transactions. This is why we use Stripe, PayPal and NetBanks to ensure that your valuable data, such as credit card details, are encrypted when you interact with our site.

“How do you secure my payment information?”

We employ state-of-the-art data encryption to ensure safe and secure transactions to our site.

Your computer and ours agree to transpose whatever we are sending into an unintelligible “hash” of characters, using a technology called SSL. For example:

*3048 0241 00C9 18FA CF8D EB2D EFD5 FD37 89B9 E069 EA97 FC20 5E35 F577 EE31 C4FB
C6E4 4811 7D86 BC8F BAFA 362F 922B F01B 2F40 C744 2654 C0DD 2881 D673 CA2B 4003
C266 E2CD CB02 0301 0001*

Without the information on your computer or ours, no one can understand our encrypted communication.

For your safety, please expect anyone who communicates confidential information with you on the Internet to use encryption, the way we do.

What is SSL?

Secure Sockets Layer, SSL, is the security technology for encrypting a link between a web server and a browser. All data passed between our web server and your browser remains private and secure.

Whenever you communicate with us on our payment pages, a small yellow padlock appears in the bottom right-hand corner of your browser as a sign that we are now engaging SSL. (Another sign on some browsers is that when you enter the secure area of the site, the background of the address bar turns dark yellow or bright green. You'll also notice that http:// is replaced by https:// (The 's' stands for 'Secure').

“How do I know you are a real organization?”

To generate an encrypted SSL transmission, a web server requires an SSL Certificate. Checking a website's certificate is good practice that helps you avoid spoof websites, sometimes called “phishing” sites. To check the certificate, click on the padlock. Your browser will show you the name of the owner of the certificate. This name should match the name of the website operator.

Online Advertisements: Our Company may display our online advertisements. In those cases, we share information about our Visitors and Members collected through the registration process as well as through online surveys and promotions with these advertisers.

Additionally, in some instances, we use this information to deliver tailored advertisements or joint ventures. For instance, an advertiser or joint venture company tells us the audience they want to reach and provides us an advertisement tailored to the audience. Based upon the information we have collected, we may then display or send the advertisement to the intended audience. Our Company does share personal information about its Visitors or Members with these advertisers or joint venture companies.

Responses to Email Inquiries: When Visitors or Members send email inquiries to our Company, the return email address is used to answer the email inquiry we receive.

Voluntary Customer Surveys: We may periodically conduct both business and individual customer surveys. We encourage our customers to participate in these surveys because they provide us with important information that helps us to improve the types of products and services we offer and how we provide them to you.

We may take the information we receive from individuals responding to our Customer Surveys and combine (or aggregate) it with the responses of other customers we may have, to create broader, generic responses to the survey questions (such as gender, age, residence, hobbies, education, employment, industry sector, or other demographic information). We then use the aggregated information to improve the quality of our services to you, and to develop new services and products. This aggregated, non-personally identifying information may be shared with third parties.

Special Cases: It is our Company's policy to use or share the personal information about Visitors or Members in ways described herein without additional notice or means to opt out or otherwise prohibit such unrelated uses.

Also, we may disclose personal information about Visitors or Members, or information regarding your use of the Services or Web sites accessible through our Services, for any reason if, in our sole discretion, we believe that it is reasonable to do so, including: credit agencies, collection agencies, merchant database agencies, law enforcement, or to satisfy laws, such as the Electronic Communications Privacy Act, the Child Online Privacy Act, regulations, or governmental or legal requests for such information; to disclose information that is necessary to identify, contact, or bring legal action against someone who may be violating our Acceptable Use Policy or Terms Of Service, or other user policies; to operate the Services properly; or to protect our Company and our Members.

Notice to California Residents Re: Your California Privacy Rights

Under California Law SB 27, California residents have the right to receive, once a year, information about third parties with whom we have shared information about you or your family for their marketing purposes during the previous calendar year, and a description of the categories of personal information shared. To make such a request, please send an email to derek@derekcolvin.com and please include the phrase "California Privacy Request" in the subject line, and provide us with your name, address and email address. We will respond to you within thirty days of receiving such a request.

"Cookies" and How Our Company Uses Them: A "cookie" is a small data file that can be placed on your hard drive when you visit certain Web sites. Our Company may use cookies to collect, store, and sometimes track information for purposes stated herein as well as for statistical purposes to improve the products and services we provide and to manage our telecommunications networks.

Advertisers and partners may also use their own cookies. We do not control use of these cookies and expressly disclaim responsibility for information collected through them.

Our Company Commitment to Children's Privacy: Protecting children's privacy is especially important to us. It is our policy to comply with the Children's Online Privacy Protection Act of 1998 and all other applicable laws. Therefore, we restrict our Web site to persons eighteen years or older.

YOU MUST BE EIGHTEEN (18) YEARS OR OLDER TO ACCESS THIS WEB SITE. IF YOU ARE UNDER EIGHTEEN YEARS OF AGE, YOU ARE NOT PERMITTED TO ACCESS THIS WEB SITE FOR ANY REASON. DUE TO THE AGE RESTRICTIONS FOR USE OF THIS WEB SITE, NO

INFORMATION OBTAINED BY THIS WEB SITE, FALLS WITHIN THE CHILD ONLINE PRIVACY ACT (COPA) AND IS NOT MONITORED AS DOING SO.

Public Forums: Please remember that any information you may disclose in any Member Directory, or other public areas of our Web sites or the Internet, becomes public information. You should exercise caution when deciding to disclose personal information in these public areas.

Our Company's Commitment to Data Security: Services and Web sites we sponsor have security measures in place to protect the loss, misuse, and alteration of the information under our control. While we make every effort to ensure the integrity and security of our network and systems, we cannot guarantee that our security measures will prevent third-party "hackers" from illegally obtaining this information.

Where to Direct Questions About Our Privacy Policy: If you have any questions about this Privacy Policy or the practices described herein, you may contact us through the contact information provided on this Web site.

Revisions to This Policy: Our Company reserves the right to revise, amend, or modify this policy, our Terms Of Service agreement, and our other policies and agreements at any time and in any manner, by updating this posting. Your use of this site after such changes are implemented constitutes your acknowledgement and acceptance of these changes. Please consult this privacy statement prior to every use for any changes.

Last Modified Date of this Privacy Policy: October 1, 2018.