

# Privacy Policy

Please read this statement carefully before proceeding to access the Cheri Schultz web site. Your use of the Cheri Schultz web site indicates your agreement to abide by the Terms in effect.

## Information Collection

Cheri Schultz is the sole owner of the information collected on [www.cherischultz.com](http://www.cherischultz.com). Cheri Schultz may collect information from our users at several different points on our Web site.

## Comments

In order to enhance their use of this Web site, users can choose to leave comments on particular articles of interest. To leave a comment, users must submit information including a valid email address. Cheri Schultz uses this information to screen out users who leave comments prohibited by our terms and conditions of use, and will not pass this information to any other organization.

## Mailing List

Cheri Schultz maintains a mailing list. In order to sign up to receive regular emails from this mailing list, users must submit information including a valid email address and demographic information such as location and interests. This information will be used in aggregate form only in order to assess general user interest in various internal and third party products and services, and your personal and contact information will not be passed to any other organization. Users who choose to sign up for the mailing list will receive regular emails from Cheri Schultz including new articles added to the site as well as emails from third party Cheri Schultz site sponsors. If you do not wish to receive emails from third party advertisers, do not sign up for the mailing list.

## Discussion Group and Cookies

In order to further enhance the Cheri Schultz user experience, Cheri Schultz may launch a discussion board service where users can discuss common topics of interest. Users will have the option of signing up for this service, and to do so must submit information including a valid email address. Cheri Schultz uses this information to screen out users who leave comments prohibited by our terms and conditions of use and to pick out topics of interest to discussion board users. Cheri Schultz will not pass this information to any other organization except in aggregate form.

The discussion board service may use cookies. A cookie is a piece of data stored on the user's computer tied to information about the user. We may use both session ID cookies and persistent cookies. For the session ID cookie, once users close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time. Persistent cookies can be removed by following Internet browser help file directions.

By setting a cookie on Cheri Schultz, users will not have to log in a password more than once, thereby saving time while on the Cheri Schultz discussion board. We store a cookie on each user's machine that contains a username and encrypted password. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. If you reject all cookies, you will not be able to use Cheri Schultz products or services that require you to sign in and you may not be able to take full advantage of all offerings. However, not all Cheri Schultz services require that you accept cookies.

## Third Party Cookies

Some of our business partners may use cookies on our site (for example, advertisers). However, Cheri Schultz has no access to or control over these cookies, once we have given permission for them to set cookies for advertising. This privacy statement covers the use of cookies by Cheri Schultz only and does not cover the use of cookies by any advertisers.

### **Third Party Advertising**

The ads appearing on this Web site are delivered to users by Google, among other services. Information about users' visit to this site, such as number of times they have viewed an ad (but not username, date of birth, or any other personal information), is used to serve ads to users on this site.

### **Log Files**

Like most standard Web site servers we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the site, track users movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc. are not linked to personally identifiable information. We may use a tracking utility that uses log files to analyze user movement.

### **Legal Disclaimer**

Though we make every effort to preserve user privacy, Cheri Schultz may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Web site.

### **Business Transitions**

In the event Cheri Schultz goes through a business transition, such as a merger, acquisition by another company, or sale of a portion of its assets, users personal information will, in most instances, be part of the assets transferred.

### **Links**

The Cheri Schultz web site contains links to other sites. Please be aware that we, Cheri Schultz, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. This privacy statement applies solely to information collected by Cheri Schultz.

### **Notification of Changes**

Whenever Cheri Schultz, changes our privacy policy, we will post those changes to this privacy statement, and other places we deem appropriate so our users are always aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.