

Moran Enterprises, Inc. ("we," "us," or "our") is committed to respecting the privacy rights of persons who visit and/or make or receive contributions ("you" or "your") using our services, web sites and/or online forms ("Services"). If you have registered or are using such products and services as or on behalf of any entity, "you" refers to the entity. The Services include our web sites such as <http://www.moranenterprises.com/> and all landing pages that we own or control.

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

Reasons we can share your personal information	Does Moran Enterprises share my information?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes– information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Information Uses

We use the personally identifiable information and aggregate information we collect to provide the Services to you, including processing your contributions, sending notices about your contributions, and processing contribution payments to recipients, to collect fees and resolve disputes and the like, to manage risk and verify your identity and information with third parties such as credit reporting agencies, to improve our offerings and to create new offerings. We may use your phone number or email address to reach you should further verification of your identity or credit/debit card or bank account information be required.

We do not use your personally identifiable information to send commercial or marketing messages to you (such as offers regarding Services or potential contribution opportunities) without your

consent or opt-in. We may send you certain service and administrative notices, which are not subject to opt-out.

We do not use cookies and log file information to administer and monitor usage of our Services.

Information Sharing

We do not sell, rent or otherwise share your personal information with any third parties except in the following limited circumstances.

We share contributors' information with recipients as required by law.

By agreement with us, many third-party providers and sites link to or display our web pages and/or online forms from their or their customers' or members' online properties ("Sponsors").

We securely and confidentially transmit contributors' credit/debit card payment information to our payment processor(s), and do not store this information unless you as a contributor have specifically requested a recurring contribution. We securely and confidentially store and use recipients' bank account information for contribution payments to recipients. We may share your information with third parties such as credit reporting agencies and financial institutions to manage risk and verify your identity and information.

We also may share such information if we in good faith believe that such action is necessary to: (a) comply with any law, regulation or order, such as with a subpoena, court order or search warrant; (b) provide the Services using our affiliates or subcontractors; (c) protect and defend our rights or property, including investigations and defense of third-party claims; (d) otherwise ensure compliance with our contributor and/or recipient terms and conditions, rules and policies; and/or (e) prevent physical harm or financial loss and report suspected illegal activity. In the event all or any relevant portion of our stock, business or assets is transferred to, acquired by or merged with any third party, we reserve the right to transfer or assign as part of such transaction any or all of the information we have collected.