

# Privacy Policy

TheGutsyLady.com takes your privacy very seriously. This privacy policy is designed to assist you in understanding how we collect and use the personal information you provide to us and to assist you in making informed decisions when using our site and our products and services. The The Gutsy Lady Content Library membership (including My.TheGutsyLady.com and membership to any courses provided by The Gutsy Lady) are service offerings of The Gutsy Lady®, TheGutsyLady.com and associated companies, and references in this document to “us,” “our,” and “we” refer to The Gutsy Lady. Please review this Privacy Policy before you use the Website or any of the services or features offered on or through the Site. By using the Website and its services and features, you agree to be bound by this Privacy Policy. If you do not agree to this Privacy Policy, please do not use the Site or its services and features.

## Official The Gutsy Lady Privacy Policy

This privacy policy governs all content found on TheGutsyLady.com and associated properties.

### Information Collected

TheGutsyLady.com may collect certain personal information from you when you register to use the Website or its services and features, such as any e-mail newsletter or membership to the free content library, including, but not limited to, your name, e-mail address, and location. We may also collect additional personal information, including your physical address, in order to deliver products. We may also collect certain non-personally identifiable information from users of our site, such as their Internet protocol address, the type of browser and operating system they use, the domain name of your Internet service provider, and the web pages, content and advertisements you may

have visited, viewed or clicked on. We collect this information in several ways, including the following:

- **Cookies:** Cookies are text files placed in your computer's browser to store your preferences. Cookies do not contain personal information, but if you choose to furnish us with personal information, this information may be linked to the data stored in the cookie. We may use "cookies" to maintain a record of your visits and to improve the content and services on our site.
- **Web Server Logs:** Information gathered through cookies and web server logs may include the date and time of visits, the pages viewed, time spent at this site, and the websites visited just before and just after our site. We, our advertisers and ad serving companies may also use small technology or pieces of code to determine which advertisements and promotions users have seen and how users responded to them.
- **IP Addresses:** Our system may also collect your IP address, which is a numerical address that is used to identify a computer connected to the Internet. We may use your IP address to help diagnose problems with our server, to administer our site, to deliver web pages to you upon request, to tailor our site to the interests of our users, and to measure traffic within our site.
- **Public Posting:** If you post in the comments of a blog post on the Website (or anywhere on social media), you should be aware that any information you share is visible to other users. Personally identifiable information you submit to one of these forums can be read, collected, or used by other individuals to send you unsolicited messages. The Gutsy Lady is not responsible for the personally identifiable information you choose to submit in these forums. For example, if you choose to make information, which was previously non-public, available by enabling certain user features, (such as

blog comments) The Gutsy Lady will collect that information from your interaction and the information will become publicly available.

## **Information from Minors**

The Gutsy Lady does not knowingly collect information from children under the age of 13. Nor do we collect information from any individual under the age of 18 without the consent of a parent or guardian. If you believe that your child has registered on our site or that we have collected information from your child, please contact us immediately so that we can remove that information from our database.

TheGutsyLady.com does recognize that parents, guardians, or other adults may purchase our products for family use, including use by minors. We do not knowingly collect personal information from children under 13 for marketing purposes, but because some information is collected electronically, it can appear to be the personal information of the purchaser of the product, and will be treated as such by this privacy policy.

## **How Information Is Used**

The Gutsy Lady does not sell or rent your contact information to any third parties.

Except as otherwise disclosed to you, we will not sell, rent or disclose your personal information to third parties without notifying you of our intent to share the personal information in advance and giving you an opportunity to prevent your personal information from being shared.

We may use your personal information within TheGutsyLady.com and associated websites to:

- conduct and process transactions with you;
- communicate with you, such as to respond to your inquiries, send purchase receipts, newsletters, emails, and/or notify you of any changes to any legal terms applicable to the Website or any changes to this Privacy Policy;
- improve the Website and the content and services offered on the Site;
- enforce legal terms that govern your use of the laws applicable to the Site;
- protect the Website, services, systems, information, employees, business partners, service providers, users, customers or others; and
- for any other purposes for which the information is collected and maintained.

We may use your non-personally identifiable information to analyze the usage of our site, improve the design and content of our site, deliver relevant marketing messages, personalize your Internet experience, and offer you products and services. In some cases, we may use your IP address to identify you in order to enforce any legal terms that govern our site or to protect our site, services, systems, information, employees, business partners, service providers, users, customers or others from injury or harm.

## **How Information is Shared**

We will share your personal information with third parties only in the ways that are described in this privacy statement. We do not sell your personal information to third parties.

At times we may disclose your personal information as required by law such as to comply with a subpoena, or similar legal process. We may also be required to disclose information about you if we determine that for security, law enforcement, or other issues of public importance, disclosure is necessary.

We also may disclose user information when we have reason to believe that someone is causing injury to or interference with our rights or property. We may also share information if it becomes necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our Terms of Service, or as otherwise required by law.

## **How Information is Protected**

The Gutsy Lady takes reasonable security measures to protect the security and confidentiality of your personal information that we collect and maintain against loss, theft, and misuse, as well as unauthorized access, disclosure, alteration, and destruction. However, we cannot guarantee the security of your personal information or that any communication or transmission of such information over the Internet will be entirely secure.

The Gutsy Lady websites use secure encryption, provided by a third party, on some web pages where credit card information is required. To make purchases from any of the The Gutsy Lady websites you must use a modern SSL-enabled browser such as Safari, Firefox or Chrome. Doing so helps protect the confidentiality of your personal and credit card information while it's transmitted over the internet.

You can help us by also taking precautions to protect your personal data when you are on the internet. Change your passwords often using a combination of letters and numbers, and make sure you use a secure web browser. Email is

not recognized as a secure medium of communication. For this reason, we request that you do not send private information to us via email.

## **Third-Party Websites and Links**

TheGutsyLady.com may link to websites, products and services operated by third parties. The Gutsy Lady is not responsible for and does not endorse or accept any responsibility for the availability, contents, products, services or use of any Third Party Website, any website accessed from a Third Party Site, or any changes or updates to such sites.

These linked websites are only for your convenience and therefore you access them at your own risk. You acknowledge that you bear all risks associated with access to and use of content provided on a Third Party Site and agree that The Gutsy Lady and associated companies are not responsible for any loss or damage of any sort you may incur from dealing with a third party. You should contact the website administrator for the applicable Third Party Site if you have any concerns regarding such links or the content located on any such Third Party Site.

## **Your Consent**

By using this site you consent to our collection and use of your personal information as described in this Privacy Policy. If we change our privacy policies and procedures, we will post those changes on this site to keep you aware of what information we collect, how we use it, and under what circumstances we may disclose it.

## **Applicable Law**

Your use of this website shall be governed in all respects by the laws of the state of Florida, U.S.A., without regard to choice of law provisions. Except to the extent that applicable law, if any, provides otherwise, this Agreement, any access to or use of the Website will be governed by the laws of the state of

Florida, U.S.A., excluding its conflict of law provisions, and the proper venue for any disputes arising out of or relating to any of the same will be the state and federal courts located in Florida.

Except where excluded by law, any dispute arising under this Agreement shall be finally settled in accordance with the Comprehensive Arbitration Rules of the Judicial Arbitration and Mediation Service, Inc. (“JAMS”) by three arbitrators appointed in accordance with such Rules.

The arbitration shall take place in the state of Florida, in the English language and the arbitral decision may be enforced in any court. The prevailing party in any action or proceeding to enforce this Agreement shall be entitled to costs and attorneys’ fees. If any part of this Agreement is held invalid or unenforceable, that part will be construed to reflect the parties’ original intent, and the remaining portions will remain in full force and effect. A waiver by either party of any term or condition of this Agreement or any breach thereof, in any one instance, will not waive such term or condition or any subsequent breach thereof. You may assign your rights under this Agreement to any party that consents to, and agrees to be bound by, its terms and conditions; The Gutsy Lady may assign its rights under this Agreement without condition. This Agreement will be binding upon and will inure to the benefit of the parties, their successors and permitted assigns.

## **Termination**

These terms and conditions are applicable to you upon your accessing this website. The provisions relating to Copyrights, Trademark, Disclaimer, Limitation of Liability, Indemnification, and Miscellaneous, shall in all events survive any termination of these Terms and Conditions.

You may have the right to “opt in” and “opt out” of certain uses of your personal information. For example, at the time you are requested to provide personal information on any of our websites, you may have the opportunity to elect to, or not to receive correspondence from us. You may opt out of any

email communications with TheGutsyLady.com by clicking the opt-out link in our messages, or by sending us a message stating that you would like to be removed from a specific email list, or all communications entirely. Please note that you cannot unsubscribe or opt-out from certain correspondence from us, including messages relating to your account transactions. You may be contacted by a TheGutsyLady.com representative in connection with your relationship to us after purchasing an ebook, course or product in order to deliver this product or ensure customer service.