

## Privacy Policy

All SIR based sites are developed with the commitment to protect your online privacy while providing you with the most useful Web experience possible. While you can use many features of all SIR based sites anonymously, you are required to provide information to gain access to some of our client based content and services.

### How we protect your personal information

Sensitive data you enter on all SIR based sites is encrypted with secure server software (SSL) that encodes the information before your Web browser software sends it to us. The SSL software decodes the data only after it reaches our server, meaning hackers can't snatch any of your personal information while it is in transit.

### What we provide to third parties

While none of SIR based sites provide any third-party, other than an explicit provider of SIR based services, access to your personal information, we may provide third parties with aggregate statistics about our customers, traffic patterns, and related site information. This data reflects site usage patterns gathered during customer visits to our Web site each month, but it does not contain behavioral or identifying information about any individual member.

### Collecting Your Information

To conduct regular business, we may collect nonpublic personal information from sources such as:

- Information provided by you on applications or other forms you provide to us
- Information about your transactions with us, our affiliates or others
- Information we may receive from other sources

The following describes specific interaction with SIR web sites and how the information collected is used and stored:

1. SIR uses client IP addresses to diagnose problems with its server, and to administer its web site. IP addresses are kept solely in web-server log files and are not used to identify individual clients. It is not linked to client accounts or any other demographic information.
2. SIR uses cookies to track the position of its clients within its site. This cookie is a session cookie, and it is discarded when your browser is exited.
3. SIR web sites neither request nor display client account information. SIR uses account information in the following ways:
  - SIR uses client contact information to send information and to market new and additional services.
  - Contact information is also used to contact the client when necessary.
  - SIR collects financial information for billing purposes and may use that information for the collection of past-due accounts or for marketing purposes.
  - This site contains links to other sites. SIR is not responsible for the privacy practices or the content of such other web sites.

### Obtaining your Consent

By using our Web site, you give SIR permission to collect information about the pages served to you as an anonymous user for the purpose of calculating aggregate site statistics. As a customer, you give SIR and our agents permission to send you e-mails related to the products or services you receive from SIR, or related products that we may offer.

Any changes to our privacy policy will be posted on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.