



## CRN Privacy and Disclosure Agreement

**PRIVACY AND DISCLOSURE OF INFORMATION.** Your privacy is important to us. Collateral Risk Network, Inc., henceforth known as CRN, is providing this notice to describe and explain our online information practices.

**INFORMATION WE COLLECT AND HOW WE COLLECT IT.** In general, you can visit [www.CollateralRisk.org](http://www.CollateralRisk.org), henceforth known as Site, without telling us who you are or revealing any personal information about yourself. There are times, however, when we may request information from you. Personal information such as your name, postal address and e-mail address are obtained only when voluntarily submitted by you.

**The CRN collects this information in several ways:**

- (i) Through the user signing up to receive alerts, information, news, scheduling product demonstrations, entering contests and/or completing surveys.
- (ii) Through registration, surveys and other online forms.
- (iii) As part of our sales process to receive documents, products, education, trade show entry or additional access to our web sites.
- (iv) While providing technical support, consultation, or product information.
- (v) Through the process of maintaining and upgrading our products.
- (vi) Through any automated means such as communications, e-mail and cookies.

To provide you with timely, high-quality information, we may also ask you to provide us with information regarding your professional interests and experiences with our products or services. Providing us with this information is optional but helps us deliver the most relevant information to you.

Personal data collected online may also be combined with information you provide to us through other sources such as product registration, call centers, or in conjunction with events such as trade shows, training seminars and conferences. Information that you supply will relate to the relationship that the CRN has with you or your organization.

1. **WEB SERVER LOGS.** In the process of administering this Site, we maintain and track usage through Web server logs. Web server logs provide information such as what types of browsers are accessing our Site, what pages receive high traffic, and the times of day our servers experience significant load. We use this information to improve the content and navigation features of our Site. Anonymized or aggregated forms of this data may be used to identify future features and functions to develop for the Site and to provide better customer service.

2. **COOKIES.** There are various technologies, including “cookies” that are used to provide tailored information from a website. A cookie is an element of data that a website can send to your browser, which may then store it on your system. Some CRN pages may use cookies or other technologies so that we can better serve you when you return to our Site. You can set your browser to notify you when you receive a cookie, giving you the chance to decide whether to accept it. For more information, please refer to user information provided with your Web browser.
3. **WEB BEACONS.** Some of our Web pages and HTML-formatted e-mail use Web beacons in conjunction with cookies to compile aggregate statistics about website usage. A Web beacon is often a transparent graphic image that can recognize certain types of information on a visitor’s computer, such as a visitor’s cookie number, time and date of a page view and a description of the page where the Web beacon is placed. You can disable some Web beacons by rejecting their associated cookies.
4. **PERSONALIZED URL LINKS AND PERSONALIZED MESSAGE CONTENT.** Occasionally, we may create a unique web URL link for certain visitors. If you visit one of these Sites, you may find forms that are already filled out with your name, or other types of information you have previously indicated an interest in, based on information you have given us before. We may also personalize the content of newsletters, e-mail offers or invitations based on topics in which you have previously indicated an interest. We collect information about how you consume this type of personalized information in order to help us provide you with other information that is better tailored to your interests. If you choose to visit one of these personalized web URL links, you are agreeing to allow the CRN to collect information about your visits and also to associate that information with other information about you and your relationship with the CRN. If you do not wish your information to be used in this way, do not accept the invitation to visit these Sites.
5. **HOW WE USE YOUR INFORMATION.** The CRN may use your personal information to:
  - (i) Fulfill subscription requests, online sales orders and services and to provide other information you request.
  - (ii) Make the Site easier for you to use.
  - (iii) Help us customize content most relevant to your interests.
  - (iv) Notify you about important news concerning the CRN
6. (v) Notify you of new products and services, product updates, technical support issues, events and special offers we think you may be interested in.

We do analyze some of our Web services such as registrations, demos, downloads, and e-mail responses at the individual level in order to improve the quality of those offerings and to better tailor our marketing to our customers’ needs.
7. **USE OF YOUR IMAGE.** Please be advised that photographs and filming may occur at this event for use by CRN on their website and in the press. CRN reserves the right to utilize said photographs and film in marketing materials, and other publications for the promotion of Valuation Expo and other CRN endeavors. By registering for this event, you consent to allow CRN photographing and using your image and likeness.



Collateral Risk Network, Inc.

- **YOUR ACCEPTANCE OF THESE TERMS.** By using the Site, you signify your assent to this Privacy Policy.
- **OUR COMMITMENT TO DATA SECURITY.** The CRN is concerned about the security of your information. To prevent unauthorized access or disclosure, to maintain data accuracy, and to ensure the appropriate use of information, we have put in place reasonable physical, electronic, and managerial procedures to safeguard and secure the information we collect online. We do not store your credit card information internally. Credit card numbers are used only for processing payment and are not used for other purposes.
- **HOW WE SHARE YOUR INFORMATION.** We may share the personal data you provide with other CRN entities. Additionally, at any time, we may choose to buy or sell assets. In these types of transactions, Personal Information and Subscriber Data may be the transferred business asset. Moreover, if we or our business assets are acquired, Personal Information and Subscriber Data would be assets that would be transferred to or acquired by a third party. You acknowledge that such transfers may occur and that any acquirer of the CRN or our assets may continue to use your Personal Information and Subscriber Data as set forth in this Privacy Statement. The CRN reserves the right to disclose any and all pertinent information to law enforcement or other governmental officials as we, in our sole discretion, believe necessary or appropriate.
- **CHOICE / OPT-OUT.** The CRN offers you the choice of receiving different types of communication and information related to our company, products and services. You may subscribe to newsletters or other publications; you may also elect to receive marketing communications and other special offers from us via e-mail. If at any time you would like to change your communication preferences, we provide unsubscribe links and an opt-out mechanism for your convenience.
- **CHANGES TO THIS PRIVACY POLICY.** If there are updates to the terms of the A CRN's online Privacy Policy, we will post those changes here and update the revision date in this document so that you will always know what information we collect online, how we use it, and what choices you have. Your continued use of the Site following the posting of changes to this Privacy Policy means you accept those changes.
- **OWNERSHIP OF USER SUBMITTED CONTENT.** You agree that any and all personal information, data and content that you provide to the Site becomes the exclusive property of the CRN and you irrevocably assign all rights of ownership, including, without limitation, intellectual property rights, to the CRN upon submission of the information and content. You represent and warrant that you are the owner of all such information, data and content and are authorized to make any such assignment of rights.
- **ATTENDEE CANCELLATION POLICY.** CRN reserves the right to cancel or postpone an event due to low enrollment or other circumstances which would make the event non-viable, such as acts of god, acts of war, state of emergencies, public health hazard, labor strikes or unavailability of the exhibit facility for any reason. If CRN cancels an event outright, registrants will be offered a pass to the substituted event whether in-person or virtual. Should circumstances arise that result in the postponement of an event, registrants will receive registration benefits to the same event at the new, future date. Refunds will not be available for registrants who choose not to attend an event, however registration is transferrable.

---

**Collateral Risk Network, Inc.**

9927 Stephen Decatur Highway, Suite G-16, Ocean City, MD 21842

[www.CollateralRiskNetwork.com](http://www.CollateralRiskNetwork.com)



- **SPONSORS & EXHIBITORS CANCELLATION POLICY.** CRN reserves the right to cancel or postpone an event due to low enrollment or other circumstances which would make the event non-viable, such as acts of god, acts of war, state of emergencies, public health hazard, labor strikes or unavailability of the exhibit facility for any reason. If CRN cancels an event outright, registrants will be offered a sponsorship to the substituted event whether in-person or virtual. Should circumstances arise that result in the postponement of an event, registrants will receive registration benefits to the same event at the new, future date. Refunds will not be available for registrants who choose not to attend an event, however registration is transferrable.
- **ONSITE REGISTRATION POLICY.** There is a \$75 fee added to all onsite registrations.

July 1, 2020

**Contact Us**

**Phone:** 513-490-0226

**Email:** [info@collateralrisk.org](mailto:info@collateralrisk.org) or **Mail:** PO Box 1727, Berlin, MD 21811

---

**Collateral Risk Network, Inc.**

*9927 Stephen Decatur Highway, Suite G-16, Ocean City, MD 21842*

[www.CollateralRiskNetwork.com](http://www.CollateralRiskNetwork.com)