

FIBER CONNECT PRIVACY POLICY

Effective: December 1, 2016

1. Legal Agreement. Please read this Privacy Policy ("Privacy Policy") carefully. Your registration at and use of www.bfcma.com ("Website") for services and information (the "Services") offered by Fiber Connect, LLC ("Fiber Connect") on the Website, and/or your use of any other Services provided by Fiber Connect, create a binding, legal agreement between Fiber Connect and you ("you" or "your"). This Privacy Policy is a material component of the Agreement and governs Fiber Connect's collection, use and/or sharing of any information you provide to Fiber Connect in or about your use of the Website and/or the Services. This Privacy Policy further governs Fiber Connect's collection, use and/or sharing of information you provide Fiber Connect in creating an account on the Website, which may include, without limitation, information such as your name, e-mail address, physical address, phone number, cell phone number ("Personal Information"), credit card information ("Credit Card Information"), social security number, business financial information of any kind or nature, description of business plan or opportunity of any kind or nature, and any other personally identifying information related to you and/or your business. ("Sensitive Information"). If you choose to accept this Privacy Policy, you must do so as written, without modification. If you do not accept this Privacy Policy you will not be allowed to receive the Services. By using the Website, you openly and affirmatively acknowledge and agree you have read and you accept this Privacy Policy. **IF YOU DO NOT AGREE TO THIS PRIVACY POLICY DO NOT USE THE WEBSITE.**

2. Information Collected by Fiber Connect. Fiber Connect, from time to time, may engage trusted, industry-standard third party providers to provide financial account aggregation services. Your Personal Information may be transmitted to such third party providers and securely stored on their servers. Fiber Connect is not responsible for any third party provider's actions or inactions. You authorize Fiber Connect to provide such third party providers with your Personal Information.

You may use the Website without creating an account. Even without an account, Fiber Connect may collect Personal Information about your use of the Website. This may include information about any Internet protocol address you use to access the Website and/or your activity or patterns of activity using the Website. You authorize Fiber Connect to use cookies, or other small text files stored on your computer, to store data about your visits and you authorize Fiber Connect to access such data.

3. Removal of Your Personal Information. If you provide Fiber Connect written notice of your request to remove your Personal Information, we will endeavor to remove it as quickly as possible. You understand that any such removal is only intended to result in the removal of your Personal Information from Fiber Connect's own records, but will not result in, nor will your request create an expectation of, any removal of any information about you from the Available Information.

4. Other Information. Fiber Connect may store, and you authorize Fiber Connect to store, your Credit Card and/or Sensitive Information solely for its purposes. Fiber Connect will not share your Credit Card and/or Sensitive Information for any purposes, unless Fiber Connect first obtains your prior written consent to do so.

5. Aggregate Information. Notwithstanding anything in this Privacy Policy to the contrary, Fiber Connect may use any information you provide, when aggregated with others' information, to provide trend analysis of market segments, business growth patterns, or any other trending information. In such event, Fiber Connect will not use any personally-identifying information you have provided in any manner which will divulge you or your business in such trending analysis. Further, Fiber Connect may use your information to provide case studies, provided you cannot and will not be able to be identified in such event.

6. Use and Sharing of Your Personal Information.

a) Fiber Connect may use your Personal Information to create and maintain your account, to personalize your experience, and to send periodic e-mail communications relating to the Service, such as purchase receipts, account confirmations, and customer service correspondence. Fiber Connect may provide your e-mail address to a third party service solely for the purpose of marketing third party services to you, delivering e-mail communications and preventing fraudulent transactions, however, Fiber Connect will first endeavor to obtain your authorizing signature to do so before transmitting your information.

b) You understand and agree Fiber Connect may monitor usage on the Website and the Services and may share your use of the Website and Services with law enforcement agencies and officials in response to inquiries or if Fiber Connect has reason to believe your use of the Website and Services is for an unlawful purpose. Fiber Connect may share your use of the Website and/or Services as required by law, a court order, a subpoena or other court proceedings, or as Fiber Connect determines is necessary or advisable to protect its interests.

c) Fiber Connect may use your Personal Information to improve the Website and the Services. Fiber Connect may share Internet protocol addresses used to access the Website with designated third parties to prevent and prevent and detect fraud. Fiber Connect may use services and technologies provided by other companies to assist Fiber Connect in understanding your use of the Website. Your Personal Information may be available to such third parties to the extent that their technology collects such information for Fiber Connect's use. Fiber Connect reserves the right to transfer your Personal Information to any successor in interest to all or some portion of the Fiber Connect business.

7. Children's Privacy.

a) The Website and the Services are directed to people who are at least 18 years old. Fiber Connect does not knowingly collect Personal Information from anyone under the age of 18. If you are aware that Fiber Connect has collected Personal Information from someone under the age of 18, please alert Fiber Connect at www.bfcma.com/legal_under18.php and the information will be removed from our system as soon as reasonably possible.

b) Fiber Connect does not knowingly aggregate or provide information about people under the age of 18. You are only authorized to use the Website and the Service, or to provide Fiber Connect your information if you are at least 18 years old.

8. Contacting Fiber Connect. If you have any questions regarding this Privacy Policy, please contact us according to the manner designated for notices in the Agreement.

9. Changes to this Privacy Policy. Fiber Connect may change this Privacy Policy from time to time in its discretion. Privacy Policy changes will be posted on the Website and become effective as of the time of change.