

Privacy

Overview

FivePointConcepts.com (herein referred to as the "*Site*"). Our Internet Storefront allows you to buy products and services from the Sites. We use the information that we collect about you to fulfill your product and service purchases and to create a more personalized online experience. This is just a brief overview, so please read on for more details about our Privacy Policy. This Policy may change from time to time, so please check back periodically. Except as limited below, we reserve the right to use or disclose your personally identifiable information for business reasons in whatever manner desired

Except as otherwise discussed in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you online. For some services, we either collect and transfer personal information to a service provider you have selected, or you may visit other merchants through links on our site who may collect and use your personal information. In those cases the third-party service provider or merchant's privacy policy will govern how your information is handled. We encourage you to ask questions and to be very cautious before you disclose your personal information to others.

This Privacy Policy will explain the following regarding use of our site:

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1. What information do the Sites collect from you?

In order to better provide you with numerous products and services, the Sites collects two types of information about its visitors: Personally Identifiable Information and Non-Personally Identifiable Information. Our primary goal in collecting information from you is to provide you with a smooth, efficient, and customized experience while using our site.

Personally Identifiable Information

This refers to information that lets us know the specifics of who you are. Personal information is requested when you register and set up an account, order a product or service and send us feedback. For example, this information might include your name, billing address, shipping address, telephone number, e-mail address, credit card or other payment information, and product details. With this information, the Sites can fill your orders and better provide you with personalized services.

Non-Personally Identifiable Information

This refers to information that does not by itself identify a specific individual. We gather certain information about you based upon where you shop on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. For example, this information may include the Web site's Uniform Resource Locator ("URL") that you just came from, which URL you next go to, what browser you are using, and your Internet Protocol ("IP") address. A URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol ("TCP/IP") network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses in order for users to communicate on the Internet, browse and shop.

On an aggregated basis, we collect anonymous data related to the pages, products, downloads and other content that is sampled, clicked on, streamed, searched for, transferred from and downloaded. Except

as otherwise limited in this Policy, we may disclose, sell, trade, or rent Non-Personally Identifiable Information to others without your consent.

2. Where do we collect information from you and how do we use it?

Our primary goal in collecting personal information is to provide the Sites visitors with a superior customized online experience. We use the customer contact information to fill orders, contact purchasers to inform them of their order status, to send promotional information, to enhance the operation of our site and administer our systems.

Demographic data also may be collected at our site from third party advertising servers, content servers, or web site analysis agents who provide us with the zip code and area code associated with a visitor's server, along with pages viewed on our site. We review the actions of the Sites visitors on an aggregate basis to determine customers' preferences. The Sites also do research on our visitors' demographics, interests, and pages viewed based on the information provided to us during ordering, a promotion, from our server log files, from our web site analysis agents, or from contests, drawings or surveys. We will use this data to tailor the visitor's experience at our site, to improve our marketing and promotional efforts, to statistically analyze site use, to improve our product offerings, and to customize our site's content, layout, and services.

We may also share your personally identifiable information with third parties who provide services to us, our customers and web site visitors. Those third parties include authorized contractors, temporary employees and consultants and other companies working with us (collectively, "agents"). Where we believe it to be appropriate (in our sole discretion), we will ask our agents not to disclose or use your personal information for purposes other than to provide services to you or the Sites.

We gather information in the following ways:

Shopping

We collect IP addresses for the purposes of system administration, to gather broad demographic information, to enable ads to be served on our site, to report Non-Personally Identifiable Information to our advertisers, and to monitor the level of activity on our site. We collect information from visitors to our site regarding the URLs they came from, domain types (e.g., .com or .org), their IP addresses, the date and time of their visit or order, the number of visits and orders, the number of visits per browsing session, the server type, the operating system and browser type used to come to the site, the country, state and telephone area code where their servers are located, the pages and page titles of our site that visitors viewed during their visit, whether the visitor's computer is enabled for Java or cookies, browser language, applications and plug-ins, and any search terms entered on our site.

Ordering

When you order from us, we collect personally identifiable information from you. If you order one of our products or services, we will collect and maintain your name, e-mail address, billing address, shipping address, telephone number, product selections, credit card or other payment information, order number, referring URL, IP address, page you bought from and a password. We collect this, and other information, as disclosed in this Policy, in order to fill your order, to communicate with you about your order and to send you promotional materials. Before confirming your order, you will have the opportunity to review the product order form and make changes and additions to the information it contained and these changes will be automatically kept for future use. We may require additional verifications or information before accepting any order.

Newsletters, Promotional E-mails and Personalized On-line Ads

We offer promotional e-mails and personalized on-line advertisements as a service to our customers. We may send you newsletters and e-mails periodically listing current specials and deals. You may "opt-out," or unsubscribe from our newsletters, emails or personalized on-line advertisements by following any unsubscribe instructions in any e-mail, newsletter or personalized on-line advertisement you receive from us, or by sending an e-mail to **optout@fivepointconcepts.com** . After doing so, if you have opted out of receiving all newsletters, all promotional emails or all personalized on-line ads, you will not receive future promotional emails, newsletters or personalized on-line advertisements (as applicable), unless you open a new account or otherwise subsequently sign up to receive newsletters, emails or personalized on-line advertisements. **Please Note: If you agree to receive e-mails from any of our third party service providers or any third party merchants on our site, you will receive e-mails separately from them, and information that you choose to disclose to them will be subject to their privacy policy. If you later decide that you no longer want to receive their e-mails, you will need to follow their own specific opt-out instructions, as opting out to "optout@fivepointconcepts.com" as described above will not opt you out of their promotional emails.**

Contact Information and Third Party Data

If you contact the Sites or our customer service representatives by telephone, e-mail or letter, we may keep a record of your correspondence or comments. If you report a problem with our site, we may collect such information in a file specific to you. If you contact us through our feedback area or by calling one of our customer service representatives, we may ask for your name, e-mail address and order information in order to send you a reply. If other users or third parties send us correspondence about your activities or purchases on our site,

we may keep the information in a file specific to you.

Customer Service

We use a third party to help us provide customer service. In order to help you most effectively, we provide them with your order information.

Advertising

We may display advertisements on our site. By knowing a little about you, the Sites will be able to deliver more relevant advertisements and content to you in the form of targeted banners and promotions. For example, advertisers give us an advertisement and tell us the type of audience they want to reach. The Sites take the advertisement and includes it in a Site e-mail to prior customers meeting that criterion. We may also have third-party advertising servers display ads linked to certain search terms that you have entered, or to certain pages that you are viewing. In this process, advertisers never have access to individual account information. The Sites may share aggregated data with advertisers. We may also use advertising partners to assist us in delivering personalized on-line ads to you through the use of cookies while you are on the Internet.

Web Site Use

We also track customers' traffic patterns throughout their online session, including which pages, information and advertisements a customer views while using the site and what items they place in their basket or purchase. We use your IP address to diagnose problems with our servers, software, to administer our site and to gather demographic information. We may share aggregated statistics about pages viewed on our site, sales and other shopping information with third parties.

Cookies

We use cookies and may allow others to use cookies in the operation of our site.

Action Tags/Web Beacons

We may use and allow others to use action tags or web beacons in the operation of our site.

Marketplace

As a buyer on the Sites Marketplace, we collect information that is reasonably necessary for sellers to ship the products to you and to communicate with you regarding purchases and any issues that may arise in connection with your purchase. This information includes your "ship to" information and your email address. As a seller on the Sites Marketplace, we collect information that is reasonably necessary for buyers to communicate with you regarding the purchase and shipment of goods and services purchased from you and any issues that may arise in connection with their purchase. This information includes the seller information provided during your marketplace registration and your email address.

3. Who is collecting your information?

Ad Servers and Content Servers

We may use third party ad servers or content servers to serve ads, product information, or other information both on and off our site. Those third parties may use "action tags" or web beacons throughout the site to count the number of visitors who click on a banner ad or other information and to track the number of customers who continue on to make a purchase. They may also place their own "cookie" on your computer to help those ads to run, analyze site usage and to provide you with personalized on-line advertisements. With respect to personalized on-line ad serving, our third party ad server may collect your first name and/or a product group/category (chosen by Sites

based on your personal preferences and/or prior purchase history e.g., electronics, books, dvds), which are used to serve you the most relevant personalized on-line ad. Except as set in the following sentence, we do not provide them with any of your Personally Identifiable Information. For more information about the information they collect, please see the section "Use of Cookies and Action Tags" below.

Image Servers

We use a third party image serving company to serve the graphics that visitors see on our site more quickly. They collect a visitor's IP address and the URLs of any graphics viewed and the date and time of the visit. However, they do not collect and we do not provide them with any Personally Identifiable Information. They may also use a "cookie."

Email Services

We use a third party to send promotional e-mails to customers. Images contained in the email may be served by the third party. They collect certain information about you such as your IP address, browser type, your operating system, the country and server your computer is logged onto, where the servers that your computer is logged onto is located, the time and date that a particular email was viewed, the area code and zip code associated with your server, and whether you responded to a particular ad or email, products viewed and whether you continued on to make a purchase. They may use a "cookie" or "action tags."

Website Analysis Agent

We may contract with several online partners to help manage and optimize our Internet business and marketing. We use the services of marketing companies to help us measure the effectiveness of our advertising and how visitors use our site. To do this, we use Action Tags and cookies provided by the marketing companies on this site.

The type of information we collect includes things such as pages, information and advertisements viewed as well as what items are placed in a shopping basket or purchased, the order number, the amount of a purchase, the product number and the quantity purchased. By supplementing our records, this information helps us learn things like what kinds of customers our site attracts, which of our products most interest our customers, and what kinds of offers our customers like to see. Although the marketing companies log the information coming from our site on our behalf, we control how that data may and may not be used. For more information, please see the section "Use of Cookies and Action Tags" below.

Links and Banner Ads to Third-Party Sites

Please be aware that our site may contain links to other sites on the Internet that are owned and operated by third parties. The information practices of those websites linking from or to our site are not covered by this Policy. These other sites may send their own cookies to users, collect data, or solicit personal information. Additionally, other companies or ad servers, which place advertising on our site may collect information about you through the use of cookies when you view or click on their advertising. We cannot control this collection of information. You should contact advertisers directly if you have any questions about their use of the information that they collect.

4. With whom do we share your information?

Fulfillment

The information collected by the Sites is used for processing orders, keeping you informed about your order status, for statistical purposes, for improving our site and its performance, to serve ads, and to notify you of products or special offers that may be of interest to you. We will disclose your Personally Identifiable Information to third parties to charge your credit card, fill your order, deliver your order, provide

customer service, provide you with credit and deliver promotional e-mails to you from the Sites. For example, we must release your credit card information to the card-issuing bank to confirm payment; and release your address and telephone information to the delivery service to deliver products that you ordered.

Other Parties Generally

We may provide Non-Personally Identifiable Information about our customers' sales, traffic patterns, and related site information to third parties, but these statistics do not include any Personally Identifiable Information. We may release account information when we believe that such release is reasonably necessary to enforce or apply our Terms of Use or to protect the rights, property, and safety of the Sites, our users, or others. If customers do not pay us for products ordered, we may submit their account information to a third party collection agency. We may also share your Personally Identifiable Information with third parties who provide services to us, our customers and web site visitors. Those third parties include authorized contractors, temporary employees and consultants and other companies working with us such as Buy Services (collectively, "agents"). Where we believe it to be appropriate (in our sole discretion), we will ask our agents not to disclose or use your personal information for purposes other than to provide services to you or the Sites.

Data Analysis Agents

The information collected by or for the Sites may be provided to an outside company for the purpose of analysis. That analysis is to help us to improve our site and product selection, and to notify you of special offers that may be of interest to you. That data analysis agent may not share any Personally Identifiable Information with others, or use it for any other purpose than to help the site.

Compliance with Service of Process or Law Enforcement

Occasionally the Sites may be asked by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities. We will disclose Personally Identifiable Information upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation, without prior notice to you. The Sites fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we believe to be unlawful.

Sale of the Company

The Sites reserve the right to disclose your Personally Identifiable Information in the event that any such company is sold, in whole or in part, either as an entire corporate entity or through an asset sale that includes a customer information database. This right is reserved whether or not the customer database is sold independently of any continuing operations of such company.

5. How can you update or correct your Personally Identifiable Information?

We believe you should have the ability to access and edit the personal information that you have provided to us. During the online ordering process you can review, change, or delete the information that you have submitted. You may change any of your personal information in your account online at any time. We encourage you to promptly update your information if it changes. You may ask to have the information on your account deleted or removed; however, because we keep track of past purchases, you cannot delete information associated with past purchases. Also, as a security measure we "back up" the data stored on our systems, and such prior information cannot be completely removed from our databases. As a result, you should not expect that all of your Personally Identifiable Information will be completely

removed from our backed-up databases.

6. What are your choices regarding collection, use, and distribution of your information?

You may "opt-out," or unsubscribe from our newsletters, emails or personalized on-line advertisements by following any unsubscribe instructions in any e-mail, newsletter or personalized on-line advertisement you receive from us, or by sending an e-mail to **optout@fivepointconcepts.com** . After doing so, if you have opted out of receiving all newsletters, all promotional emails or all personalized on-line ads, you will not receive future promotional emails, newsletters or personalized on-line advertisements (as applicable), unless you open a new account or otherwise subsequently sign up to receive newsletters, emails or personalized on-line advertisements. **Please Note: If you agree to receive e-mails from any of our third party service providers or any third party merchants on our site, you will receive e-mails separately from them, and information that you choose to disclose to them will be subject to their privacy policy. If you later decide that you no longer want to receive their e-mails, you will need to follow their own specific opt-out instructions, as opting out to "optout@fivepointconcepts.com" as described above will not opt you out of their promotional emails.**

Ad-servers and other Content Servers: You may also set your browser so that it will not accept "cookies" to prevent assignment from the ad server of a unique identifier; however, you may experience difficulty shopping on our site and performing other transactions if you do so.

7. What security precautions are in place to protect against the loss, misuse, or alteration of your information?

In order to most efficiently serve you, credit card transactions and order fulfillment are handled by established third party banking,

processing agents and distribution institutions. They receive the information needed to verify and authorize your credit card or other payment information and to process and ship your order.

Within the Sites, your information is kept on password protected, limited access servers. Wherever possible and applicable, Sites servers reside behind a corporate firewall that maintains controls on access to the system from both our internal network and the Internet.

8. A special note about children's privacy

You must be at least 18 years old to have our permission to use this site. Our policy is that we do not knowingly collect, use or disclose Personally Identifiable Information about visitors under 13 years of age. If you are the parent or guardian of a child under 13 years of age and believe that they have disclosed personally identifiable information to us, please contact us at **privacy@fivepointconcepts.com** so that we may delete the child's information.

9. Sites and third-party use of "cookies" and "action tags."

Sites Cookies: When you use our site we will store cookies on your computer in order to facilitate and customize your use of our site. A cookie is a small data text file, which a Web site stores on your computer's hard drive (if your Web browser permits) that can later be retrieved to identify you to the Sites. Our cookies store randomly assigned user identification numbers, the country where you are located, and your first name to welcome you back to our site. The cookies make your use of the site easier, allow you to retrieve an earlier shopping cart, make the site run more smoothly and help us to maintain a secure site. You will be unable to shop on our site without your browser set to accept cookies.

Ad Server and Content Server Cookies: We may use an outside ad

serving company or content server to display banner advertisements and other information on our site and other sites or to serve promotional emails or personalized on-line ads. As part of their service, they place a separate cookie on your computer. Except for the company that serves our promotional emails and the company that serves personalized on-line ads, Sites do not provide third-party ad servers with any of your Personally Identifiable Information. Sites and its third party ad servers do collect and use Non-Personally Identifiable Information about you, such as your IP address, browser type, the URLs from which you came, referring site's domain types (e.g., .com), operating system, the country, the server your computer is logged onto, where the servers that your computer is logged onto is located, the pages of our site and products that visitors viewed during their visit, where an ad was placed on a specific web site page, the time and date particular ads were served, the area code and zip code associated with your server and whether you responded to a particular ad, and a receipt identifier.

Personalized On-line Ad Serving: We may provide the company that serves our personalized on-line ads with your first name and/or with a product group/category which are used to serve you the most relevant personalized on-line ad. The unique identifier included within the cookie placed tells the ad serving company to serve you a personalized on-line ad when you visit the site of a participating web site within the network. The foregoing personally identifying information is not disclosed to the participating web sites.

Our third-party ad servers will occasionally use outside agents, whose computers will serve ads on our site in the same manner and under the same conditions as above. In addition, other ad serving companies or advertisers may place banner ads on our site in the same manner as above, but accept as disclosed in this policy we do not disclose to

them any Personally Identifiable Information.

Image Server Cookies: As part of the ad-serving process, a third party may serve graphics upon our site. In order to customize their service, they may also place a cookie upon your computer. While Sites do not control their use of that cookie, no Personally Identifiable or individual customers' product information is collected.

Website Analysis Agent Cookies: We may use a third party to analyze what our visitors find to be most interesting on our site. To do that, they will place a cookie on your computer with a randomly assigned unique number in order to track the pages you view on our site, along with other Non-Personally Identifiable Information.

Action Tags, Web Beacons and other Data Collection Methods: An action tag or a web-beacon (also known as a clear gif or a pixel tag) is a method used to track responses or actions by customers who view certain advertisements or other information on our site. Action tags are 1x1 pixel images embedded in a website page that are used to transparently collect information. Our ad server, content servers, affiliate program manager and website analysis agents may use action tags to count the number of times that visitors click on a particular banner ad or visit the pages of our site and to provide information about what products are viewed or purchased. Without collecting any personally identifiable information, they use that data to tell us (and other advertisers) which ads are the most effective on particular sites. Our ad server, content server, affiliate program manager and website analysis agents may use an action tag on our basket page, checkout page, and other pages, to keep anonymous track of the number of times that clicking on a banner ad or views other information on our site results in a purchase. They also collect the amount of the purchase, order confirmation number, stock keeping unit number, quantity and identity of product purchased.

E-mail Distributor's Use of Action Tags: Our third-party e-mail distributor may also use action tags. They may, for example, keep track of when a promotional e-mail is opened and provide Sites with ongoing aggregated reports of how many customers have responded. We share with them web site usage information about visitors to our web site who have received a promotional e-mail or other targeted promotional campaign. They use the information for the purpose of targeting future campaigns and upgrading visitor information used in reporting statistics. For this purpose, we and our third-party e-mail distributor note some of the pages you visit on our web site through the use of action tags.

10. You should carefully review privacy policies of any third party sites accessible from our Sites

Other sites accessible through our web site have their own privacy policies and data collection, use and disclosure practices. Please consult each site's privacy policy. Sites are not responsible for the policies or practices of third parties. Please be aware that this site may contain links to other sites on the Internet that are owned and operated by third parties. The information practices of those web sites linked to our Sites are not covered by this Privacy Policy. These other sites may send their own cookies to users, collect data, or solicit personal information. Additionally, other companies that place advertising on our site may collect information about you when you view or click on their advertising through the use of cookies. We cannot control this collection of information. You should contact these advertisers directly if you have any questions about their use of the information that they collect.

On behalf of various sponsors, the Sites provide sponsored links to third-party web sites. If you click on a sponsored link or banner ad, a "window" or "frame" containing a third-party's web site may appear in

the foreground with the Sites web site in the background. Unless you are on the Sites actual web site, any time that you have moved to a window, you should assume that your personal information is being collected, used and disclosed in accordance with the windowed site's privacy policy (if any). If you are unsure as to whose privacy policy applies, please contact us by sending a letter to the address below.

11. Contacting Sites about privacy questions or concerns

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact Sites by sending a letter to:

Attn: Privacy Compliance Officer

Sites

P.O. Box 15068

Chattanooga, TN 37415

12. Privacy Policy changes

This Privacy Policy was last changed on November 16, 2020. If Sites makes changes to any terms or conditions of the Privacy Policy, the changes will be posted in this document so that you will always know what information we gather, how we might use that information and to whom we will disclose it. We may change, modify, add or remove portions of this Policy at any time, and any changes will become effective immediately upon being posted unless we tell you otherwise.

SUPPORT

CONTACT INFO

> 5pcText

(888)

Compliance

528-5061

1899 Dayton

Bld. Suite B
