

## Privacy Policy:

Maria L. Novak Marketing Solutions and Business Development ("Maria L. Novak") operates Maria-L-Novak.com and may operate other websites. It is Maria L. Novak's policy to respect your privacy regarding any information we may collect while operating our websites.

### Website Visitors

Like most website operators, Maria L. Novak collects non-personally-identifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. Maria L. Novak's purpose in collecting non-personally identifying information is to better understand how Maria L. Novak's visitors use its website. From time to time, Maria L. Novak may release non-personally-identifying information in the aggregate, e.g., by publishing a report on trends in the usage of its website. Maria L. Novak also collects potentially personally-identifying information like Internet Protocol (IP) addresses for logged in users. Maria L. Novak only discloses logged in user and commenter IP addresses under the same circumstances that it uses and discloses personally-identifying information as described below, except that commenter IP addresses and email addresses are visible and disclosed to the administrators of the blog/site where the comment was left.

### Gathering of Personally-Identifying Information

Certain visitors to Maria L. Novak's websites choose to interact with Maria L. Novak in ways that require it to gather personally-identifying information. The amount and type of information that Maria L. Novak gathers depends on the nature of the interaction. For example, we ask visitors who sign up at Maria-L-Novak.com to provide a username and email address. Those who engage in transactions with Maria L. Novak are asked to provide additional information, including as necessary the personal and financial information required to process those transactions. In each case, Maria L. Novak collects such information only insofar as is necessary or appropriate to fulfill the purpose of the visitor's interaction. Maria L. Novak does not disclose personally-identifying information other than as described below. And visitors can always refuse to supply personally-identifying information, with the caveat that it may prevent them from engaging in certain website-related activities.

### Aggregated Statistics

Maria L. Novak may collect statistics about the behavior of visitors to its websites. Maria L. Novak may display this information publicly or provide it to others. However, it does not disclose personally-identifying information other than as described below.

### Protection of Certain Personally-Identifying Information

Maria L. Novak discloses potentially personally-identifying and personally-identifying information only to those of its employees, contractors and affiliated organizations that (i) need to know that information in order to process it on Maria L. Novak's behalf or to provide services available at Maria L. Novak's websites, and (ii) that have agreed not to disclose it to others. Some of those employees, contractors and affiliated organizations may be located outside of your home country; by

using Maria L. Novak's websites, you consent to the transfer of such information to them. Maria L. Novak will not rent or sell potentially personally-identifying and personally-identifying information to anyone. Other than to its employees, contractors and affiliated organizations, as described above, Maria L. Novak discloses potentially personally-identifying and personally-identifying information only in response to a subpoena, court order or other governmental request, or when Maria L. Novak believes in good faith that disclosure is reasonably necessary to protect the property or rights of Maria L. Novak, third parties or the public at large. If you are a registered user of a Maria L. Novak website and have supplied your email address, Maria L. Novak may occasionally send you an email to inform you of new features, solicit your feedback, or just keep you up to date with what's going on with Maria L. Novak and our products and services. If you send us a request (for example via email or via one of our feedback mechanisms), we reserve the right to publish it in order to help us clarify or respond to your request or to help us support other users. Maria L. Novak takes all measures reasonably necessary to protect against the unauthorized access, use, alteration or destruction of potentially personally-identifying and personally-identifying information.

#### Cookies

A cookie is a string of information that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. Maria L. Novak uses cookies to help us identify and track visitors, their usage of our website, and their website access preferences. Maria L. Novak visitors who do not wish to have cookies placed on their computers should set their browsers to refuse cookies before using our websites, with the drawback that certain features of Maria L. Novak's websites may not function properly without the aid of cookies.

#### Business Transfers

If Maria L. Novak, or substantially all its assets, were acquired, or in the unlikely event that Maria L. Novak goes out of business or enters bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Maria L. Novak may continue to use your personal information as set forth in this policy.

#### Ads

Ads appearing on any of our websites may be delivered to users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy covers the use of cookies by Maria L. Novak but does not cover the use of cookies by any advertisers.

#### Privacy Policy Changes

Although most changes are likely to be minor, Maria L. Novak may change its Privacy Policy from

time to time, and in its sole discretion. Maria L. Novak encourages visitors to frequently check this page for any changes to its Privacy Policy. Your continued use of this site after any change in this Privacy Policy will constitute your acceptance of such change.