

WEBSITE PRIVACY POLICY

Crossways' Respect For Privacy

Crossways International ("CI") respects the importance of the privacy of your personal information. CI provides this Privacy Policy so you know about CI's online information practices and understand how CI treats the information we receive about you from your use of the CI website at www.crossways.org (the "Site"). By using, browsing and/or accessing the Site, you agree to the terms of this Privacy Policy. Your visit to the Site and any dispute over privacy is subject to the [Terms of Use](#), including limitations on damages and application of the law of the State of Minnesota, in the United States of America. Use of this Site is strictly voluntary. If you do not agree to the Site's Privacy Policy and Terms of Use, you must immediately log off the Site and may not use the Site.

The Information CI Collects

In general, you can browse this Site without telling CI who you are or revealing any personal information about yourself. CI, however, collects your IP address. Your IP address is a number that is used by computers connected to the Internet to identify your computer so that data (such as the web pages you request) can be sent to you. CI uses your IP address to, among other things,: (1) help diagnose problems with CI's server; administer the Site; measure the use of the Site; improve the content of the Site; (2) identify visitors' domain names, the type of web browsers used, the pages viewed, the websites from which a visitor found this Site, the search terms and search engines used to find this Site; and (3) gather other web analytics information relating to visitors' use and navigation of the Site. This information does not identify you personally. On occasion CI may aggregate this data with data on the pages visited by other users to track overall visitor traffic patterns and provide this aggregate information to vendors, potential advertisers, business partners, news agencies, or other parties to demonstrate the amount of interest in the Site and to help CI plan for technical infrastructure requirements.

In order to register on or purchase items from the Site your browser must be set to accept "cookies." Cookies are alphanumeric identifiers that CI transfers to your computer's hard drive through your web browser to enable the Site to "recognize" you every time you visit and to "remember" any information you have saved, such as storage of items in your shopping cart between visits. CI does not use cookies to store any of your personal or financial information that you have on your computer.

CI recognizes that you have a choice to refuse cookies. However, should you decide not to accept cookies from the Site, you will limit the functionality CI can provide when you visit the Site. View your browser's help file for more information on cookies.

In addition, CI may use third-party service providers to serve ads on CI's behalf across the Internet. They may collect anonymous information about your visits to the Site, and your interaction with CI's products and services. They may use cookies and other online tools such as pixel tags and action tags to serve ads and personalize your web shopping experience based on your prior visits to the Site. They may also use information about your visits to the Site and other websites to target advertisements for products and services. This anonymous information is collected through the use of a cookie. No personally identifiable information is collected or used in this process. These third-party service providers do not know your name, phone number, address, e-mail address, or any other personally identifying information about you.

If you would like more information about this practice and to opt out of having this anonymous information used by some third party service providers, visit the Network Advertising Initiative's consumer opt-out page located at www.networkadvertising.org

There are a few places where CI gives you an opportunity to provide CI your personal information. This refers to information that lets CI know the specifics of who you are, and may include, without limitation, your first and last name; mailing address, email address, telephone and facsimile numbers, credit card number, and other personal identifying information. When you engage in certain activities on the Site, such as ordering a product or service, entering a contest; participating in social media activities involving things such as *Facebook*, *Twitter*, *YouTube*, or *Foursquare*, whether at this Site or the social media websites; filling out a survey; or sending feedback or product reviews; CI may ask you to provide personal information. If you choose to share any personal information with CI, you will see that the amount and type of personal information CI requests depends on how you use the Site. It is completely optional for you to engage in these activities. Depending upon the activity, some of the information CI asks you to provide is identified as mandatory and some is voluntary. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity.

CI may use a third party to provide you with the opportunity to review our products or services. In that case, when you submit a product review, you become subject to the terms of use and privacy policy of this third party in addition to the Privacy Policy and Terms of Use of our Site. The reviews you submit may be publicly posted on our Site.

The Way CI Uses Personal Information

CI may use your personal information for particular activities, including, without limitation, processing your order; credit card processing; collections; returns management; manufacturing; storage; shipping; delivery; fulfillment; customer service; marketing and research; providing product, promotional and other information to you; and to contact you regarding administrative notices. CI must release your credit card information to credit card authorization service providers and CI's credit card-acquiring (merchant) bank to process your payment for products or services purchased on this Site and to facilitate returns or refunds. Except as described above, CI **will not** give or sell your personal information to any other company for its use in marketing or solicitation.

CI may disclose personal information in any of the following circumstances: (1) in response to a subpoena, search warrant, court order, or other legal process or request, or as may otherwise be required by applicable law or regulation; (2) to protect and defend CI's rights or property or those of its affiliates, dealers, business partners, or others; or (3) as CI, in its sole discretion, believes is appropriate under exigent circumstances in response to a perceived threat to the personal safety, property, or rights of any person or organization.

In addition, since CI's database is a business asset, in the event CI is reorganized or is sold to or merged with another company, you consent to the sale, assignment, or transfer of your personal information to a purchaser of all or substantially all of CI' business assets, or to an affiliate, as applicable.

CI will never request your password, user name, credit card information or other personal information through e-mail. This practice, called "phishing," is a scam designed to steal your personal information. If you receive an e-mail that looks like it is from CI asking you for your personal information, do not respond.

CI's Relationship to Other Sites that can be Accessed Through this Site

This Site may contain links to other websites. Additionally, other websites may contain links to this Site. CI does not review or monitor the websites linked to this Site and is not responsible for the contents or privacy policies related to any other websites. If you visit one of these other websites, you may want to review the privacy policy on that website. Where this Site contains a link to another website owned and/or operated by CI, such website use may be subject to different and additional terms of use and privacy policy terms and conditions.

Access and Correction of your Personal Information

CI strives to maintain the accuracy and integrity of the personal information in its databases and to keep that information up-to-date. CI encourages you to promptly update your personal information if it changes.

You may request access to the personal information CI has about you. As a registered user with the Site, you can access your profile information at any time. If you prefer, you may [email us](#), or send a letter to:

Crossways International
Attention: Customer Service
7930 Computer Avenue South
Minneapolis, Minnesota 55435
United States of America

E-Mail: info@crossways.org

All communications must be in the English language.

CI will respond to reasonable requests within the time limits established by applicable law or within a reasonable time if no time limit is established by applicable law. For your protection, CI may ask you for additional information to verify your identity. In most cases, CI will provide the access you request and correct or delete any inaccurate personal information you discover. CI reserves the right, however, to limit or deny your request to the extent permitted by applicable law if: (1) the disclosure may be a threat to the personal safety, property, or rights of any other person or organization; (2) the disclosure may lead to a violation of applicable laws or regulations; or (3) where you have failed to provide sufficient evidence to verify your identity.

Security of Your Personal Information

CI takes what it believes to be reasonable precautions and has implemented managerial and technical procedures to try to protect the security of data and information, including personal information. CI strives to maintain the reliability, accuracy, completeness, and current status of personal information and to protect the privacy and security of such. CI cannot guarantee against any loss, misuse, unauthorized disclosure, alteration or destruction of data or personal information. While CI strives to protect your personal information, CI cannot guarantee the security of any information you transmit to or from this Site, by email or otherwise, and you provide such information at your own risk. You acknowledge that: (1) there are security and privacy limitations in computer systems and on the Internet which are beyond CI's control; (2) the security, integrity, and privacy of any and all information and data exchanged between you and CI through the Site, including personal information, cannot be guaranteed; and (3) any such

information and data, including personal information, may be viewed or tampered with by a third party while such information or data is being used, transmitted, processed, or stored.

Changes to Privacy Policy

CI reserves the right to modify this Privacy Policy, in whole or in part, at any time without notice to you. You expressly waive any right to receive notice of any changes to this Privacy Policy. CI encourages you to review this Privacy Policy regularly in your use of the Site to ensure you are aware of current practices. Any use of the Site following the date on which CI implements changes to this Privacy Policy shall constitute your acceptance of all such changes.

Contact

For questions or comments related to this Privacy Policy, please call CI at 1-800-257-7308, or 952-832-5454, or email us at info@crossways.org

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