

Talk Fusion® Privacy Policy

Effective April 24, 2016

You have entered a “replicated website,” of an Independent Associate for Talk Fusion, Inc., the Back-Office of a Talk Fusion Independent Associate, or the corporate website of Talk Fusion, Inc. (referred to herein as “Talk Fusion”, “our”, “us” or “we”). This Site is operated by Talk Fusion, and is hosted on Talk Fusion’s server as well as on the servers of Talk Fusion’s third-party technology providers. The information you submit on this site is accessed by Talk Fusion and not the Independent Associate to whom this Site is assigned (except as set forth in this privacy policy). By visiting this Site and providing information to Talk Fusion you consent to the following privacy policy, use and disclosure of information.

INFORMATION COLLECTION

Personally Identifiable Information

Through your use of or visits to our websites, you may be required or requested to provide personally identifiable information to us. Personally identifiable information is any piece of information that can potentially be used to uniquely identify, contact, or locate a single person including names, addresses, email addresses, telephone numbers, social security and tax identification numbers, and credit card or banking information.

Associate and Customer Information

In order to become an Associate or Customer, you must provide biographical and contact information (such as name, mailing address, telephone numbers, and email address) to us. Associate applicants must also provide personal information such as an applicant’s Social Security Number or Federal Tax ID Number so that we may prepare and file necessary non-employee compensation forms for the IRS. Associates and Customers are also required to provide payment information (such as credit card or debit card). We use this information to maintain contact with Associates and Customers, to process Associate and Customer orders, and for billing purposes.

INFORMATION USE & SHARING

Personally Identifiable Information

Talk Fusion DOES NOT share personally identifiable information except with contracted service providers as may be necessary to: (a) process orders and/or returns and obtain payment; (b) complete an enrollment as an Associate or Customer; (c) maintain our genealogy database; (d) issue payments and report income to taxing authorities; and (e) maintain communication with you. We also provide personally identifiable information: (a) to upline Associate(s) as described in the Genealogy Information section; and/or (b) to assign a sales or enrollment lead to an Associate; (c) to governmental agencies as required pursuant to law; and/or (d) to a Successor to Talk Fusion’s business. A “Successor” is any individual or entity that acquires the assets of Talk Fusion, or a controlling interest in Talk Fusion’s stock or other ownership interest, or a trustee appointed to operate Talk Fusion’s business.

Genealogy Information

As a network marketing company, Talk Fusion provides certain information to Associates regarding the other Associates and Customers enrolled in an Associate’s downline marketing organization.

- If a person completes a “Contact Me” form, all data provided within that form is sent to the sponsoring Associate.
- If a person joins as a Customer, the sponsoring Associate can see the Customer’s name, email address and sales volume associated with the purchase.
- If a person joins as an Associate, the sponsoring Associate can see:
 - o The new Associate’s name
 - o Identification of the product the new Associate purchased
 - o The sales volume associated with the new Associate’s purchase
 - o The downline Associate’s rank
 - o The personal enrollments of the downline Associate made in the past 30 days
 - o The weekly cycles of the personally sponsored Associate

- o The number of Associates that the downline Associate has personally sponsored
- o The total active volume of each personally sponsored Associate
- o Any Associate can see the total leg count of any other Associate in their downline and whether any downline member is Active and/or qualified.

Information relating to downline Associates is made available to Talk Fusion Associates subject to a confidentiality and non-solicitation covenant in the agreement that each Associate enters into with Talk Fusion. However Talk Fusion does not warrant that other Associates will adhere to the confidentiality and non-solicitation covenants, and Talk Fusion shall not be responsible for Associates' violation of these covenants.

Sales Information

If you make a purchase from an Associate's Replicated Website, we will provide the Associate to whom this Site is assigned with your name, contact information, a description of the item(s) purchased, and the sales volume associated with the purchase. No other personally identifiable information will be shared with the Associate.

Aggregate Information (non-personally identifiable)

Talk Fusion may share aggregated demographic information with our partners, vendors, suppliers, third party providers, and advertisers. This is not linked to any personally identifiable information.

Lead Assignment and Associate Locator Features

Talk Fusion occasionally will assign prospective sales and new Associate leads to Associates. In these cases, we will provide the lead with the appropriate Associate's name and contact information and/or provide an Associate with the prospective lead's name and contact information. If Talk Fusion adds an Associate Locator feature on its website, in order to make the Associate Locator feature and the lead assignments effective, the company will provide the prospective Customer or new Associate with the Associate's name and contact information, which may include his/her telephone number, address, and/or email address.

Legally Required Law Enforcement, Judicial and Administrative Agency Disclosures

Talk Fusion will provide confidential and personally identifiable information as necessary to comply with judicial and administrative orders, subpoenas, civil or criminal investigative demands, administrative and regulatory demands and other legal obligations. In order for Talk Fusion to conduct business in certain jurisdictions, Talk Fusion may be called upon to disclose certain personally identifiable and confidential information to regulatory authorities in those jurisdictions. Such information may include, but is not limited to, income information and personally identifiable information. We will provide such information as we deem necessary.

COMMUNICATIONS

Communication from Talk Fusion and from Upline Associates

Talk Fusion sends all new Associates and Customers a welcoming email to verify identification numbers. All Associates and Customers will occasionally receive information on the Talk Fusion business, products, services, special deals, and a newsletter. An Associate in another Associate's upline may contact a downline Associate via the downline message feature from within the upline Associate's account, they can choose to send a video email message to their downline, including but not limited to inactive Associates. This message is delivered by Talk Fusion to the email address on file within the person's account. The sending Associate is NOT provided with the personal email of all the Associates in their downline.

Customers may receive communication via any form of media from their sales Associate.

Contact by Other Associates

Associates may be contacted by their sponsor or other upline Associate.

Service Announcements

On rare occasions it is necessary to send out a strictly service related announcement. For instance, if our service is temporarily suspended for maintenance we might send Associates and/or customers an email.

Customer Service

Talk Fusion communicates with Associates and Customers via email, regular mail, text, social media and telephone on a regular basis to provide requested services and in regards to issues relating to their Talk Fusion business. Talk Fusion communicates with customers with respect to products or services purchased by such customers from Talk Fusion. Such communications may be by email, regular mail, text message, social media or telephone. Talk Fusion also communicates with Associates through leaving messages in Associates' Back-Offices.

MISCELLANEOUS

Information Collection and Use

I understand that Talk Fusion is the sole owner of the information collected on this site and that they will not sell, share, or rent this information to others. By purchasing or using any Talk Fusion Product or Service, I authorize Talk Fusion to use my brand, name, video, photograph, personal story and/or likeness in advertising or promotional materials and waive all claims for remuneration for such use.

Security

This website takes every precaution to protect our users' information. When users submit sensitive information via the website, such as a credit card number, your information is protected both online and off-line.

When our registration order form asks users to enter sensitive information, that information is encrypted and is protected via SSL encryption. While on a secure page, such as our order form, the lock icon on the bottom of Web browsers such as Netscape Navigator, Google Chrome, Safari, Firefox, and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open, when you are just 'surfing'.

While we use SSL encryption to protect sensitive information online, we also seek to protect user-information off-line. All of our users' information, not just the sensitive information mentioned above, is restricted in our offices. Only employees who need the information to perform a specific job (for example, our billing clerk or a Customer service representative) are granted access to personally identifiable information. Furthermore, our employees are kept up-to-date on our security and privacy practices. Every quarter, as well as any time new policies are added, our employees who can access your personal data are notified and/or reminded about the importance we place on privacy, and what they can do to protect our Customers' information.

Changes to this Privacy Policy

Talk Fusion reserves the right to amend or change this Privacy Policy at any time at its sole discretion. When material changes or amendments are made to the Privacy Policy, we will announce the same under the Privacy Policy tab for a period of at least 30 days prior to implementation of the amended Privacy Policy.

Links

Talk Fusion's websites may contain links to or from other sites. Please be aware that Talk Fusion is not responsible for the privacy practices of such other sites. We encourage users to be aware when they leave our site and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by Talk Fusion websites.

California Online Privacy Protection Act Compliance

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

Children's Online Privacy Protection Act Compliance

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act), we do not knowingly collect any information from anyone under 13 years of age. Our website, products and services are all directed to people who are at least 13 years old or older.

Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Dispute Resolution

This privacy policy is governed by the law of the State of Florida. Exclusive jurisdiction and venue for any dispute arising from or relating to this Agreement shall be in the courts of the State of Florida residing in Hillsborough County, or the United States District Court for the Middle District of Florida, Tampa Division.

Notwithstanding the foregoing, if you have a claim arising from or relating to this Agreement that is within the jurisdictional amount of your local U.S. Small Claims Court, You may bring such action before the small claims court in the U.S. jurisdiction in which you reside.

Class Waiver

The parties to this privacy policy waive the right to seek relief under a class or consolidated action. All claims shall be brought and prosecuted on an individual, rather than a consolidated, or class basis. You may opt out of this class waiver by sending written notice to Talk Fusion of your desire to opt out within 30 days from the date on which you subscribe to the Products and Services. Opt out notices should be sent to Talk Fusion at 1319 Kingsway Road, Brandon, FL 33510.

Questions

Questions regarding this Privacy Policy should be directed to support@talkfusion.com or by mail to Talk Fusion, 1319 Kingsway Road, Brandon, FL 33510.