

# PRIVACY POLICY

MJ Nipstad Management Solutions Inc (MJN Inc.) recognizes that the cornerstone of our success is the trust and confidence of our customers. MJN Inc collects and uses personal information for legitimate business purposes only and the privacy policy is to continue to protect the privacy rights of both clients and their customers. To provide you with the most effective and convenient access to our range of products and services, MJN Inc must maintain information about you. Keeping customer information secure and private is one of the top priorities. This notice is to let you know how information about you is collected and the type of information collected. It also states the steps taken to protect non-public personal information.

- Collection of Personal Information
- Sharing and Use of Personal Information
- Protecting Personal Information

MJN Inc does not collect and store consumer information gathered from the web site. MJN Inc's web site is not responsible for the privacy practices or content of links to other sites.

#### **COLLECTION OF PERSONAL INFORMATION**

Collection of certain information is needed to provide customer service, offer new products or services, administer products, and fulfill legal and regulatory requirements. This information is collected in a number of ways.

- MJN Inc uses client contact information to send information to the client to market new and additional services;
- Contact information is used to contact the client regarding items with your account when necessary;
- MJN Inc collects financial information for billing purposes and may use that information for the collection of past-due accounts:

#### SHARING AND USE OF PERSONAL INFORMATION

While acknowledging the importance of protecting customer information, it may be found necessary in the course of conducting business to disclose any of the information collected about you, in some or all of the following circumstances:

• Information may be shared with non-affiliated third parties (as permitted or required by law) such as compliance with subpoena, fraud prevention, or compliance with an inquiry from a government agency or regulator.

## PROTECTING PERSONAL INFORMATION

MJN Inc regularly assesses, manages, and controls risks relating to the security and confidentiality of the information obtained through the general course of business. MJN has physical and electronic controls in place to protect the information against unauthorized access or use. Security enhancing software, password protection on database access for clients, backup and recovery procedures, physically secure office and procedural safeguards are used to assure consumer privacy.

- The use of security procedures to maintain the confidentially of the information collected and to guard against unauthorized access, such as locked files, user authentication, encryption, and firewall technology;
- MJN Inc web site uses 128-bit SSL encryption to make all communications with its site private;
- MJN Inc uses secure usernames and passwords to authenticate users on the systems;
- MJN Inc network data are protected by a SONIC certified firewall.

## STEPS YOU CAN TAKE TO HELP KEEP YOUR INFORMATION SAFE

Choose complex, independent passwords for each account(s) you maintain. Do not use anything related to your birthday, address, phone number, or any other easily guessable information in your password.

## **CONTACT**

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