

California, Nevada, and Other States Privacy Rights

Our Website is available to residents in all fifty states. We recognize that the privacy laws of the various states are changing constantly. While we endeavor to keep current on the laws of individual states, the information in this Notice is current as of the date on the Notice.

The following information and terms in this California, Nevada, and Other States Privacy Rights section supplements the information and terms contained in the rest of this Privacy Notice. It is intended to comply with the laws in those states. However, we do not distinguish between information gathered from residents of different states and we treat information that we collect from you according to the terms in this section even if you live outside of California and Nevada. We adopt these terms to comply with the California Consumer Privacy Act of 2018, the amendments to that Act codified in the California Privacy Rights Act, and the Nevada Senate Bill 220, and other state privacy laws, updates, and amendments (all such laws are collectively referred to for purposes of this Privacy Notice as the "CCPA"). Any terms defined in the CCPA have the same meaning when used in this section of this Privacy Notice.

In short, and as more fully explained below, you have the following rights:

- The right to request that we delete Personal Information collected from you;
- The right to know what Personal Information we have collected about you and how it is used and shared;
- The right to opt-out of the sale and sharing of your Personal Information;
- The right to non-discrimination for exercising any of the rights outlined in this Notice;
- The right to correct inaccurate Personal Information that we have about you; and
- The right to limit the use and disclosure of sensitive Personal Information collected about you.

You may request a list of all third parties to which we have disclosed your Personal Information during the preceding year for the third parties' direct marketing purposes by sending an email to LifettersClub@yahoo.com. For all requests, you must put the statement "Your Privacy Rights" in the subject line and body of your request, as well as your full legal name, street address, city, state, zip code and the email address that we have on file for you. We reserve the right to ask for additional information to confirm your identity prior to responding to any request. Please note that we will not accept requests via the telephone or by facsimile, and we are not responsible for notices that are not labeled or sent properly, or that do not have complete information.

"Do Not Track" Signals: We do not support Do Not Track ("DNT"). Do Not Track is a preference you can set in your web browser to inform websites that you do not want to be tracked. You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

In addition to the information defined in other sections of this Privacy Notice, we may collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (also

included within “Personal Information”). We have collected or may collect the following categories of personal information from consumers within the last twelve (12) months:

| Category | Examples (Including, but not limited to) or (non- exhaustive list) | Collected (YES or NO) |
|--|--|---|
| A. Identifiers | A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers. | YES to all except alias, postal address, Social Security number, driver's license number, passport number |
| B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) | A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories. | YES to name, signature (or electronic signature) and telephone number |
| C. Protected classification characteristics under California or federal law | Age (40 years or older), race, color, ancestry, national origin (including language use and possession of a driver's license issued to persons unable to provide their presence in the United States as authorized under federal law), citizenship, | NO |

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|---------------------------|--|----|
| | <p>religion or creed (including religious dress and grooming practices), marital status, medical condition (including cancer or a record or history of cancer), AIDS/HIV, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy, childbirth, breastfeeding and related medical conditions), sexual orientation, veteran or military status, Political affiliations or activities, status as a victim of domestic violence, assault, or stalking, genetic information (including familial genetic information), request for family care leave, request for leave for an employee’s own serious health condition, request for Pregnancy Disability Leave, retaliation for reporting patient abuse in tax-supported institutions.</p> | |
| D. Commercial information | <p>Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p> | NO |
| E. Biometric information | <p>Imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait</p> | NO |

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| | patterns or rhythms, and sleep, health, or exercise data that contain identifying information. | |
| F. Internet or similar network activity | Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement. | YES |
| G. Geolocation data | Physical location or movements. | NO |
| H. Sensory data | Audio, electronic, visual, thermal, olfactory, or similar information. | NO |
| I. Professional or employment-related information | Current or past job history or performance evaluations. | NO |
| J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)) | Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records. | NO |
| K. Inferences drawn from personal information | Profile reflecting a person's preferences, characteristics, trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes | NO |

Personal Information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.

- Information excluded from the CCPA's scope, like: health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data; personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

In addition to the statements made in other sections of this Privacy Notice, we obtain the categories of Personal Information listed above from the following categories of sources:

- Directly from you when you submit any forms with, for or on our Website.
- Directly and indirectly from your interaction with our Website. For example, from submissions through our Website, Website portal or Website usage details (including without limitation IP address, device ID, geolocation data collected automatically).
- Directly from you. For example, from documents that you provide to us related to submitted letters.
- Indirectly from you. For example, through information we collect from you in the course of providing services to you.
- From data aggregators and similar vendors.
- From third parties that interact with us in connection with the Website. For example, from demand-side platforms, data management platforms, ad targeting vendors, and/or attribution partners. For example, we may ingest audience data from third-party data providers to power targeted ad serving. We may also receive aggregated vehicle sales records for analytics and other purposes.
- From anti-fraud and other crime prevention partners.

In addition to the uses identified in other sections of this Notice, we may use or disclose the Personal Information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the Personal Information is provided. For example, if you provide us with Personal Information for us to provide any products, services, or enable your use of the Website, we will use that information and submit as indicated.
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, which may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our Website including the powering of products and features used throughout the site.
- For attribution purposes.
- To send promotional materials.

- To provide custom and/or individually tailored website experiences.
- For ad serving, targeting, and retargeting, creation of audience segments, and related online behavioral advertising purposes.
- For internal operations and Website optimization including product development.
- For testing, research, analysis, and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our users, or others.
- To enable anti-fraud and crime prevention efforts.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- Where information is provided in connection with employment or employment applications, Information may be used in the normal course of employment and the application process.
- As described to you when collecting your Personal Information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by us is among the assets transferred.
- To verify the accuracy of the Personal Information through a third-party vendor or entity.
- We will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Beyond the previously enumerated reasons for disclosure of your Personal Information to third parties, we may disclose your Personal Information to a third party for other business purposes. When we disclose Personal Information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except performing the contract.

In the preceding twelve (12) months, we may or have disclosed the following categories of Personal Information for business purposes more fully discussed throughout this Notice and as described below:

- Identifiers — we collect names and other identifiers when consumers open accounts or use our Website.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) — we collect names and other identifiers when consumers open accounts or use our Website.
- Protected classification characteristics under California or federal law — we may collect certain characteristics when purchasing products or services or using our Website (e.g., veteran discount).
- Commercial information — we collect this information for attribution purposes.

- Internet or similar network activity — we collect behavioral information to create custom experiences and targeted messaging.
- Geolocation data — we collect Geolocation data to create custom experiences and targeted messaging as well as for the performance of Website.
- Inferences drawn from Personal Information — we collect inference information to create custom experiences and targeted messaging.

We may disclose your Personal Information for a business purpose to the following categories of third parties:

- Our subsidiaries, parent(s), and affiliates.
- Service providers (including without limitation ad targeting/retargeting vendors, attribution vendors, and HR and other internal operations platform providers).
- Clients and customers.
- Third parties to whom you or your agents authorize us to disclose your Personal Information in connection with the Website we provide to you.

For purposes of the CCPA, we do not “sell” Personal Information, nor do we have actual knowledge of any “sale” of personal information of minors under 16 years of age, as the term “sell” is commonly understood. That said, we may share information with third-party advertising partners or analytics providers for the purpose of promoting our Website as described above, including for cross-context behavioral advertising. To the extent that such sharing is considered a “sale” under the CCPA, you may opt-out of having your personal information shared with such advertising partners or analytics providers by following the instructions found below.

The CCPA provides consumers with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights: You have the right to request that we disclose certain information to you about our collection and use of your Personal Information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of Personal Information we collected about you.
- The categories of sources for the Personal Information we collected about you.
- Our business or commercial purpose for collecting or selling that Personal Information.
- The categories of third parties with whom we shared that Personal Information.
- The specific pieces of Personal Information we collected about you (also called a data portability request).
- If we sold or disclosed your Personal Information for a business purpose, two separate lists disclosing:
 - sales, identifying the Personal Information categories that each category of recipient purchased; and

- disclosures for a business purpose, identifying the Personal Information categories that each category of recipient obtained.

Deletion Request Rights: You have the right to request that we delete any of your Personal Information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

- Complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech and/or ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Correction of Inaccurate Personal Information: You have the right to request that we correct any inaccurate Personal Information that we have related to you. Once we receive and confirm your verifiable consumer request, we will correct (and request our service providers to correct) your Personal Information in our records, unless an exception applies.

Sensitive Personal Information: You have the right to limit our use and disclosure of Sensitive Personal Information. Sensitive Personal Information is a specific subset of personal information that includes certain government identifiers (such as social security numbers); an account log-in, financial account, debit card, or credit card number with any required security code, password, or credentials allowing access to an account; precise geolocation; contents of mail, email, and text messages; genetic data; biometric information processed to identify a consumer; information concerning a consumer's health, sex life, or sexual orientation; or

information about racial or ethnic origin, religious or philosophical beliefs, or union membership. You may request that we limit our use and disclosure of Sensitive Personal Information by sending a verifiable consumer request to us as outlined below.

Exercising Your Rights Under This Section: To exercise any of the rights outlined in this section, please submit a verifiable consumer request to us by contacting us as follows:

By email to:

LifeLettersClub@yahoo.com

By United States Postal Mail to:

LifeLettersClub
PO Box 60893, Phoenix, AZ 85082

For all requests, you must put the statement "Your Privacy Rights" in the subject line and body of your request, as well as your full legal name, street address, city, state, zip code and the email address that we have on file for you. We reserve the right to ask for additional information to confirm your identity prior to responding to any request. Please note that we will not accept requests via the telephone, mail, or by facsimile, and we are not responsible for notices that are not labeled or sent properly, or that do not have complete information.

Only you (or a person registered with the Secretary of State of your state of residence that you authorize to act on your behalf) may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must: (i) provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative; and (ii) describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Personal Information Sales Opt-Out and Opt-In Rights: If you are 16 years of age or older, you have the right to direct us to not sell your Personal Information at any time (the "right to opt-out"). We do not sell the personal information of consumers we actually know are less than 16 years of age, unless we receive affirmative authorization (the "right to opt-in") from either the consumer who is between 13 and 16 years of age, or the parent or guardian of a consumer less than 13 years of age. Consumers who opt-in to Personal Information sales may opt-out of future sales at any time.

To exercise the right to opt-out, you (or your authorized representative) may submit a request to us as follows:

By email to:

LifeLettersClub@yahoo.com

By United States Postal Mail to:

LifeLettersClub
PO Box 60893, Phoenix, AZ 85082

Once you make an opt-out request, we will wait at least twelve (12) months before asking you to reauthorize personal information sales. However, you may change your mind and opt back into Personal Information sales at any time by contacting us as provided above.

You do not need to create an account with us to exercise your opt-out rights. We will only use Personal Information provided in an opt-out request to review and comply with the request.

Response Timing and Format: We endeavor to respond to a verifiable consumer request within 30 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we reserve the right to deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option (if no preference is indicated we reserve the right to contact you at our discretion). Any disclosures we provide will only cover the 12-month period preceding the receipt date of the verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination: We will not discriminate against you for exercising any of your rights as outlined in this section. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Links to Other Sites

Our Website may contain links to other sites that are not operated by us. If you click a third-party link, you will be directed to that third-party's site. You are strongly advised to review the privacy notice of every site you visit. We have no control over and assume no responsibility for the content, terms and conditions, privacy policies or practices of any third-party sites or services.

How to Contact Us

By email to:

LifeLettersClub@yahoo.com

By United States Postal Mail to:

LifeLettersClub
PO Box 60893, Phoenix, AZ 85082