

Olivetree Privacy Policy

1. Our Commitment to Privacy

We, Olivetree Research, LLC, being the owner and operator of the www.olivetreeresearch.com and www.knowandgrow.net Web sites, respect the privacy of your information. These Web sites are referred to in this Privacy Policy as “our Web site” or “our site”. We provide this explanation about our online information practices as a show of our commitment to protect your privacy.

We do not sell or rent personally-identifying information collected during your use of our Web site without your permission.

We will notify you at the time of data collection or transfer if your personally-identifying information will be shared with a third party. You will always have the option of not permitting the transfer by not using the particular services for which the information is collected or shared.

2. The Information We Collect

At the time you register on our site, we may collect and store your name, e-mail address, physical address, and other personally-identifying information. The user information we collect is categorized as follows:

- Application Information — information that you provide to us through our Web site and through other means. Examples include your e-mail address, physical address, zip code, and phone number.
- Transaction and Experience Information — information about your transactions with us, as well as information about our communications with you. Examples include your account history, requests for information, and our responses.

We need this information to provide goods and services that you request from our Web site and to let you know of additional goods and services about which you might be interested. We also use this information to customize your experience using our Web site.

We may also share the information we collect about you with third parties from one or more of the following categories, but only to the extent authorized by you, necessary to provide the goods or services you request, or as required by law.

- Retailers
- Credit Card Companies
- Banks
- Government Agencies

We may ask you for personally-identifying information at other times, such as if you enter into a promotion, post information, register for a forum, complete a survey, or otherwise communicate with us. If you opt-in to receive information regarding a promotion or other service, you give us your permission to share your name and e-mail address with the third party offering the promotion or other service.

In addition, we automatically gather general statistical information about our Web site and visitors, such as IP addresses, browsers, pages viewed, number of visitors, goods and services purchased, etc., but in doing so we do not reference you by individual name, e-mail address, home address, or telephone number. We use this data in the aggregate to determine how much our users use parts of our site so we can improve our site. We may provide this statistical information to third parties, but when we do so we do not provide personally-identifying information without your permission.

As part of our service, we use cookies to store and sometimes track information about you. Some features of our site may be available only through the use of a cookie. A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer's hard drive. Generally, we use cookies to remind us who you are and enable us to access your account information so you do not have to re-enter it; gather statistical information about usage by registered or unregistered users to research visiting patterns and to help target advertisements based on user interests; assist our retail partners track visits and process orders; and track progress and participation in promotions and other services. Preference and options configurations in your browser determine if and how a cookie will be accepted. You can change those configurations on your computer if you desire. By changing your preferences, you can accept all cookies, you can be notified when a cookie is sent, or you can reject all cookies. If you do so and cookies are disabled, you may be required to re-enter your information more often and certain features of our site may be unavailable.

In addition, our retail partners, advertisers, and other third parties appearing at our site or linked to our site may use their own cookies and may collect personally-identifiable information, including credit card information, in connection with your use of their Web sites. The privacy policy of such third parties may differ from ours. We encourage you to read the third party's privacy policy before responding to the offer to determine how the personally-identifiable information is used by that third party

3. The Way We Use Information

We use your personally-identifying information to improve our marketing and promotional efforts, to statistically analyze site usage, to improve our content and product offerings, and to customize our site's content, layout, and services.

We may use your information to deliver information to you that, in some cases, is targeted to your interests, such as articles, targeted banners, new services, advertisements, and promotions. You can opt out of receiving this information by so indicating in your registration/preferences file or otherwise notifying us in writing. We may ask you to provide us voluntarily with additional information regarding your personal or business interests, experience, or requests, which we may use to customize our services for you.

We may use your e-mail address, your mailing address, and phone number to contact you regarding administrative notices and communications relevant to your use of our site.

If you place a request for products or services, we use information to deliver your order. Payments for products and services ordered from us through our site are handled by a third-party provider. This provider, as well as other providers, may collect additional information, including billing information, credit card number and expiration date, and tracking information from checks or money orders. If you obtain goods or services directly from one of our retail partners or service providers, we may exchange with the vendor personally-identified information about you for purposes of your transaction.

We may also use or disclose information to resolve disputes, investigate problems, or enforce our Web Site User Agreement. At times, we may review status or activity of multiple users to do so. We may disclose or access information whenever we believe in good faith that the law so requires or if we otherwise consider it necessary to do so to maintain service and improve our products and services.

We use your IP address to help diagnose problems with our server, to manage our Web site, and to enhance our site based on the usage pattern data we receive.

4. Security

We employ reasonable and current security methods to prevent unauthorized access, maintain data accuracy, and ensure correct use of information.

To use some of our services, you may be required to set up a password-protected account or profile on our Web site. We recommend that you do not divulge your password to anyone. It is your responsibility to keep your password protected. Our personnel will never ask you for your password in an unsolicited phone call or in an unsolicited e-mail. Remember to sign out of your account, close your browser window, and delete your temporary Internet files when you have finished your session. This helps ensure that others cannot access your personal information and correspondence if you share a computer with someone else or are using a computer in a public place where others may have access to it.

Whenever you voluntarily disclose personal information online -- for example, on message boards, through e-mail or in chat areas -- that information can be collected and used by others.

No data transmission over the Internet or any wireless network can be guaranteed to be perfectly secure. As a result, while we try to protect your personal information, we cannot ensure or guarantee the security of any information you transmit to us, and you do so at your own risk.

5. How You Can Update, Correct or Delete Your Information

You can access the information that we collect online and maintain through normal updating methods. To update, correct, or delete this information, you can contact us via e-mail at carol@olivetreeresearch.com, by fax at (800) 214-1450, or by phone at (513) 321-3483. Your account can be deleted or deactivated, but doing so will result in your not being able to access certain services. During the normal course of doing business, we will continue to share your information among our business units, our affiliates and unaffiliated third parties as necessary in order to service your accounts and fill any orders you place with us.

6. Children Under 13

We have no way of distinguishing the age of individuals who access our Web site, and so we carry out the same Privacy Policy for individuals of all ages. If a child has provided us with personally-identifying information without

parental or guardian consent, the parent or guardian should contact us to remove the information and opt out of promotional opportunities or other applicable services.

7. Changes to Our Policy

Any changes to our Privacy Policy will be communicated through our Web site at least 30 days in advance of its effective date. Information collected before changes are made will be secured according to the previous Privacy Policy.

8. Your Consent

By using our Web site, you consent to the collection and use of this information in the manner described in this Privacy Policy.

LAST UPDATED: December 9, 2005