

PRIVACY POLICY

Frost-Arnett understands that your privacy is important. This policy provides you information about how we will use the information gathered through your use of this website, located at www.frost-arnett.com ("Website"). By using this Website or any of our applications, products, services, features, tools, or resources (collectively referred to as "System"), you are agreeing to the terms of this privacy policy.

This privacy policy sets forth the basic terms associated with the use of the System. There are additional policies that will apply to certain uses of the System, which will require your agreement at the time you use those portions of the System.

You may print up this policy at any time by clicking on the link on the Website. We reserve the right to modify this policy from time to time. Your continued use of the System constitutes your agreement to this privacy policy.

THIRD-PARTY APPLICATIONS

Our System may contain links to other websites, icons to various forms of social media, or other third-party widgets ("Third-Party Applications") and any interaction you have with the Third-Party Applications is governed by each third-party. Frost-Arnett has no control over the information shared on any Third-Party Application.

CLASSIFICATION OF INFORMATION—WHAT WE COLLECT

Frost-Arnett recognizes two types of information on their Website.

The first type of information includes personal information knowingly disclosed to Frost-Arnett by you to help identify you, such as your name, telephone number, physical address, email address and where applicable, credit card numbers or billing information that is collected on individual basis pursuant to your voluntary disclosure ("Personal Information").

The second type of information includes information about the services that you use on the internet and how you use them, such as device-specific information, mobile network information, server log information, location information, unique applications numbers regarding your use of certain material; general information about your technology interface or preferences; information about the websites you visit; your IP address to measure website traffic and to help provide more personalized services; information regarding your browser and other technical specifications required to use the Website; cookies, log files, web beacons or other identifiers created when you use the internet; and other website use information collected on an aggregate basis resulting from your use, but is specifically limited to the information gathered on the System and does not extend to any Third-Party Applications, unless specifically incorporated in this policy ("User Information"). Frost-Arnett treats User Information as nonpersonal because it does not contain personally identifiable information, such as name, address, phone number and email address, unless otherwise distinguished by local and/or federal law or Frost-Arnett provides you the written option of sharing certain Personal Information.

It is important to note that any information shared with others or publicly posted without security or privacy terms is no longer considered "confidential" through no fault of Frost-Arnett ("Public Information"). Frost-Arnett is not responsible for maintaining the confidentiality of any Public Information. You take sole responsibility for your disclosure and resulting Public Information. This policy does not apply to Public Information.

OUR SITE IS NOT DESIGNED FOR CHILDREN, AND WE DO NOT KNOWINGLY COLLECT INFORMATION FROM ANY PERSON WE KNOW IS UNDER THE AGE OF 13.

USE

Frost-Arnett generally, but not exclusively, uses User and Personal Information it receives to provide you with services and products and also collects information that is necessary for the System to work properly, including, but not limited to:

- contacting you in connection with your communication with Frost-Arnett;
- using your Personal Information to provide the services you request;
- tracking information about your visits to our Website;
- use of the System to allow us to provide better service;
- using certain online preferences in the aggregate across all users to evaluate the System and develop additional products and services to offer;
- sending or initiating direct marketing programs, such as newsletters or information about new products or services we are offering;
- using content from social media platforms where you discuss our products or use a hashtag related to our products;
- providing information about your usage or preferences to our third-party vendors and providers; and
- other purposes necessary to carry out our obligations under this privacy policy or our terms of use.

Limitations

California Civil Code § 1798.83 permits users of our System that are California residents to request certain information regarding our disclosure of personal information to third-parties for their direct marketing purposes. To make such a request, please contact Frost-Arnett via the Website.

We may share aggregated, User Information publicly and with our partners, like publishers, advertisers or connected websites, such as trends about the general use of our Website, but not Personal Information. We will not share your information with third-parties to directly market their products to you.

We may share Personal Information with subsidiaries, licensees, suppliers, distributors, affiliates, assigns, successors, or other related entities ("Affiliates") necessary to complete any requests from you as the user; to provide you services; or through the belief that access, use preservation, or disclosure of the Personal and User Information is reasonably necessary to:

- meet any applicable law, regulation, legal process, or enforceable governmental request;
- enforce the Terms of Use, incorporated herein by reference;
- investigate any potential violations;
- detect, prevent or otherwise address fraud, security, or technical issues; and
- protect against harm to Frost-Arnett, users, or the public as required or permitted by law.

Personal Information is not gathered without your voluntary disclosure, so please do not provide any Personal Information you do not wish to be used or shared within the terms set forth herein. While we work to safeguard your information, you can choose not to provide Personal Information or limit the Personal Information you provide or you may have your Personal Information removed from any marketing materials by submitting a request at <https://www.frost-arnett.com/consumer-services/contact-us/> that instructs us to remove you from any marketing materials.

SECURITY

Frost-Arnett follows generally accepted industry standards to protect User and Personal Information, including maintaining administrative, physical and technical safeguards, both during transmission and after receipt. No method of transmission over the internet, or method of electronic storage, is 100% secure and Frost-Arnett does not guarantee absolute security.

Frost-Arnett works hard to protect your User and Personal Information from unauthorized access to or unauthorized alteration, disclosure, or destruction of Information, specifically, but not limited to:

- Frost-Arnett encrypts many of its services using SSL;
- Frost-Arnett reviews its information collection, storage, and processing practices, including physical security measures, to guard against unauthorized access to systems;
- Frost-Arnett restricts access to Personal Information by its employees, contractors, and agents who need to know that Personal Information in order to process it for us;
- Frost-Arnett does not track signals on the Website and therefore does not provide a means of responding to “do not track” signals;
- No User Information is stored on the navigate webserver; and
- The Website does not include any cookie or web beacons.

MAINTENANCE AND STORAGE

It is Frost-Arnett’s policy to limit the storage of any User and Personal Information receive via the Website. Nothing in this agreement requires you to use the System or provide Personal Information, but if you provide Personal Information in connection to services offered by Frost-Arnett, Frost-Arnett may store your Personal Information in connection with providing those services.

Contact information

For additional information pertaining to our privacy policy, please contact:

Frost-Arnett
PO Box 198988
Nashville, TN 37219
Attn: Website Privacy Officer
<https://www.frost-arnett.com/consumer-services/contact-us/>

Any concerns about the Website security should be directed to:

FICO Product Support Client Service Desk
24 hours a day/7 days a week
North America: 1-877-434-7877