

If you continue to use this website, you are consenting to the use of your personal information in accordance with all applicable laws and agreeing to our website PRIVACY POLICY, TERMS OF USE AND PAYMENT SITE AGREEMENT.

Effective Date—Last updated July 1, 2020

PRIVACY POLICY

Frost-Arnett Company (referred to as “Frost-Arnett,” “Company,” or “we”) understands that your privacy is important. This policy provides you information about what information we gather about you, how we will use the information gathered through your use of this website, located at www.frostarnett.com (“Website”). By using this Website or any of our applications, products, services, features, tools, or resources, along with any web sites and web pages operated by us or any of our affiliates, and all of our associated mobile applications, bulletin board services, chat areas, news groups, forums, communities, personal web pages, calendars, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group, and any social media platforms, including, but not limited to Facebook, Twitter and/or LinkedIn (collectively referred to as “System”), you, the “User,” are agreeing to be bound by the terms of this privacy policy.

This Privacy Policy sets forth the basic terms associated with your 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.

Any information that is collected via our Website is covered by this Privacy Policy in effect at the time such information is collected. If we make any material changes to this Privacy Policy, we will notify you of those changes by posting them on the Website and we will update the Effective Date (listed above) to indicate when those changes will become effective. You may print 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, including, but not limited to a third-party pay site provided to make payments to any personal accounts that are being collected by Frost-Arnett Company (“Accounts”) and links to social media sites providing additional information about us (“Third-party Applications”). Any interaction you have with the Third-party Application is not controlled by us, and we are only affiliated to the extent of a separate vendor agreement between Frost-Arnett and the applicable vendor (“Vendor(s)”). We do not require you to use these Third-party Applications and any choice to provide your personal information to them is solely yours. We do not provide any representation or warranty regarding the privacy policies of any Third-party Application. 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 our 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”). Personal Information does not include information that is encoded or anonymized, or publicly available information that has not been combined with non-public information.

We do not collect any information that reveals race, ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, concerns health information, information about Social Security benefits, or information on criminal or administrative proceedings other than in the context of pending legal proceedings.

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 non-personal 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 WEBSITE IS NOT DESIGNED FOR CHILDREN, AND WE DO NOT KNOWINGLY COLLECT INFORMATION FROM ANY PERSON WE KNOW IS UNDER THE AGE OF 13.

USE

We do not make money from advertising and don't collect User Information in order to advertise to you. 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 us;
- using your Personal Information to provide the services you request; 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. Because we do not disclose information for direct marketing purposes, but do share Personal Information to Vendors in order to provide the services requested by you, California law provides that you have right to request access to your Personal Information that we keep on record and we will provide you with access to such Personal Information. Please contact our Compliance Administrator as listed below. There is no fee for requesting access to your Personal Information.

To make such a request, please contact Frost-Arnett via the Website (the contact information is included below).

We may share Personal Information with Vendors, but only as 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, to the extent allowed by law, by contacting us at the email listed below.

California Do Not Track Disclosure

Various browsers, including, but not limited to Internet Explorer, Firefox and Safari, offer a “Do Not Track” or “DNT” signal that sends a signal to websites visited by the browser user about your DNT preference. Because we do not track you across third-party websites to provide targeted advertising, we do not respond to DNT signals. However, some third-party sites do keep track of your browsing activities when they serve your content. You can usually access your browser's DNT option in your browser's preferences.

Sale Of Personal Information

We do not sell your personal information and we do not let our Vendors sell your information.

Requests To Delete Your Personal Information

We are required to keep your Personal Information for a multitude of reasons including, contractual requirements, legal, and regulatory reasons. We will keep your data until these obligations have expired and we will then delete it from our systems.

California Consumer Privacy Act

Please contact Frost-Arnett at CCPA@frost-arnett.com or by calling us at (855) 287-7043 with any questions or requests.

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 received 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 will store your Personal Information in connection with providing those services.

Contact information

For additional information pertaining to our Privacy Policy, please contact:

Website Administrator
Frost-Arnett Company
compliance@frost-arnett.com