ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION PRIVACY STATEMENT

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION's website and governs data collection and usage. By using the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION website, you consent to the data practices described in this statement.

Collection of your Personal Information

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION collects personally identifiable information, such as your email address, name, home or work address or telephone number. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

Information about your computer hardware and software is also automatically collected by ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used by ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION website.

Please keep in mind that if you directly disclose personally identifiable information or personally sensitive data through ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION public message boards, this information may be collected and used by others. Note: ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION does not read any of your private online communications.

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION encourages you to review the privacy statements of websites you choose to link to from ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION so that you can understand how those websites collect, use and share your information. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION is not responsible for the privacy statements or other content on websites outside of the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION family of websites.

Use of your Personal Information

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION collects and uses your personal information to operate the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION website and deliver the services you have requested. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION also uses your personally identifiable information to inform you of other products or services available from ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION and its affiliates. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION does not sell, rent or lease its customer lists to third parties. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your unique personally identifiable information (email, name, address, telephone number) is not transferred to the third party. In addition, ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION, and they are required to maintain the confidentiality of your information.

- ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.
- ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION keeps track of the websites and pages our customers visit within ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION, in order to determine what ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION services are the most popular. This data is used to deliver customized content and advertising within ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION to customers whose behavior indicates that they are interested in a particular subject area.
- ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION websites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION or the site; (b) protect and defend the rights or property of ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION; and, (c) act under exigent circumstances to protect the personal safety of users of ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION, or the public.

Use of Cookies

The ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION website uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a webpage server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time.

The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION pages, or

register with ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION site or services, a cookie helps ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION website, the information you previously provided can be retrieved, so you can easily use the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION features that you customized.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION services or websites you visit.

Security of your Personal Information

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION secures your personal information from unauthorized access, use or disclosure. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Changes to this Statement

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION will occasionally update this Statement of Privacy to reflect company and customer feedback. ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION encourages you to periodically review this Statement to be informed of how ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION is protecting your information.

Contact Information

ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION welcomes your comments regarding this Statement of Privacy. If you believe that ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION has not adhered to this Statement, please contact ST. PAUL COOPERATIVE TELEPHONE ASSOCIATION at marketing@St. Paul Cooperative Telephone Association.com. We will use commercially reasonable efforts to promptly determine and remedy the problem.