

Our Privacy Policy

At **TalkManTalk Publishing, Inc.**, privacy of individual visitor data is of primary importance. We work diligently to protect confidentiality, restrict transfer of personal data, incorporate technical safeguards, and appropriate security policies, and identify privacy implications in new services. We will not sell or rent your personally identifiable information to anyone. If you have questions or concerns regarding this statement, you should first contact us at info@talkmantalk.com.

WHAT THIS PRIVACY POLICY COVERS

- This Privacy Policy covers our treatment of personally identifiable information that we may collect when you are on the web site, and when you use our site services.
- This policy does not apply to the practices of companies that we do not own or control or to people that we do not employ or manage.

INFORMATION COLLECTED

At **TalkManTalk Publishing, Inc.**, your privacy, and the protection of your data is a primary focus. Collecting the information, how the information is used, with whom the information is shared. The kind of security procedures in place to protect the loss, misuse, or alteration of information under **TalkManTalk Publishing, Inc.** control, how to correct any inaccuracies in the information. If you feel that our ministry is not abiding by its posted privacy policy, please contact us at info@talkmantalk.com.

The information collected and used on <https://TalkManTalk.com> is the sole owner of the information collected on this site. We will not sell, share, or rent this information to others in any way that varies from what is disclosed in this statement.

TalkManTalk.com collects information from our users at several different areas on our site. You may receive information regarding new features, services, and special offers we think you'll find valuable. Registration is required in order to use this website, and a user must create an account prior to completing any purchase. Users are required to provide their name, email address, zip code, phone number and a password of 5-16 characters in length. This information is necessary in order for us to contact users about services on our site for which they have expressed interest and so that you may later login to our site to check your order status and account history. **TalkManTalk.com** order forms request data from users including: contact information such as name and shipping address; financial information such as credit card number, expiration date, billing address, and billing phone number. This information is used for billing purposes to verify that the customer and to fill customers' orders. If we encounter difficulty when processing an order, this contact information is used to contact the user. This information is collected from a secure web page and encrypted for

our customers' protection. It is not sold to anyone else under any circumstances. We may disclose this information to your credit card issuing bank if a fraudulent order is being investigated or disputed by you.

COOKIES

Cookies are data stored on the end-user's hard drive with information that relates directly to the end-user's visit to our web site. Any information placed in the cookie is accessible only to **TalkManTalk.com** and will not be sold or shared with anyone else under any circumstances. We use a cookie to store a unique session identifier, which allows us to maintain shopping cart and web site selections from one page request to the next and maintain session information from one visit to the next. By setting a cookie on our site, the user would not have to log in more than once, thereby saving time while visiting our site. If a user rejects the cookie, they may still browse our site. However, the user experience will be greatly curtailed. In addition, the user will be unable to log in or make a purchase. Cookies also enable us to track and target the interests of our users to enhance users' experience and display products that relate directly to individual user preferences. Some of our business partners and/or advertisers may also use cookies on our site. We have no access to or control over these cookies.

LOG FILES

We use IP addresses to analyze trends, administer the site, track users' movement and gather demographic information for aggregate use. IP addresses are not linked to personally identifiable sites. IP addresses may be used in fraudulent charge investigations.

SHARING

We may use an outside shipping company to ship orders, and a credit card processing company to bill users for goods and services. These companies do not retain, share, store or use personally identifiable information for any secondary purposes. We value your privacy at **TalkManTalk Publishing, Inc.** and will never release any account information to anyone outside of the necessary core groups that help our business function unless our customers give us the authority to do so.

LEGAL DISCLAIMER

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our Web site.

LINKS

This web site contains links to other sites. Please be aware that **TalkManTalk Publishing, Inc.** is not responsible for the privacy practices or content of other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each site that collects personally identifiable information. This privacy statement applies solely to information collected by this Web site.

E-MAIL

If a user wishes to subscribe to our emails we ask for contact information such as name and email address. If at any time you should wish to unsubscribe, please send an email to our customer service group with your request and the e-mail address you used to create your account. You may reach us at info@talkmantalk.com.

SECURITY

Your account information is password-protected for your privacy and security. We use industry-standard SSL-encryption to protect data transmissions in certain areas such as our shopping-cart and account pages. We also do everything in our power to protect user data offline. All sensitive information is restricted in our offices. Only employees who need the information to perform a specific job (for example, a Customer Service representative) are required to sign non-disclosure agreements before being granted access to personally identifiable information and are required to lock their station when they leave their station. All employees are kept up to date on our security and privacy practices. Every quarter and whenever new policies are implemented, our employees are reminded about the importance of always keeping customer data secure and safe. The servers with personally identifiable information are stored in a locked and secure environment. If you have any questions about the security at our website, you can send an email to: info@directcommunicationsgroup.com.

CORRECTING AND UPDATING PERSONAL INFORMATION

You can add new information and update credit cards on your account page of our site. You can also modify your login information and opt out of newsletter delivery.

Opt-out Instructions. Users who no longer wish to receive our electronic newsletter or promotional materials from our partners may opt-out of receiving these communications by changing the settings in your account page. Users who no longer wish to receive catalogs and other special announcements via mail can send a letter to us at Customer Service at info@talkmantalk.com. It may take up to ten days (10) days for your opt-out choices to be fully effective for electronic or e-mail messages and up to ninety days (90) for physical catalogs. Our systems require time to update we reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you by email.

FAIR CREDIT BILLING ACT

We guarantee that every online transaction you make will be 100% safe. This means you pay nothing if unauthorized charges are made to your card as a result of shopping at our online store. Under the Fair Credit Billing Act, your bank cannot hold you liable for more than \$50.00 of fraudulent charges. If your bank does hold you liable for any portion of this \$50.00, we will cover the entire liability for you, up to the full \$50.00. We will only cover this liability if the unauthorized use of your credit card resulted through no fault of your own from purchases made while using the secure server. In the event of unauthorized use of your credit card, you must notify your credit card provider in accordance with its reporting rules and procedures