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1. Typographical Product Errors

In the event a product is listed at an incorrect price or with incorrect information due to typographical error or error in pricing or product information, Courage: Circle of Trust shall have the right to refuse or cancel any orders placed for product or services listed at the incorrect price. If your credit card has already been charged for the purchase and your order is canceled, Courage: Circle of Trust shall immediately issue a credit to your credit card account in the amount of the charge.

2. Program/Product Order Acceptance Policy

Your receipt of an electronic or other form of order confirmation does not signify our acceptance of your order for a program/product from the Courage: Circle of Trust Web site, nor does it constitute confirmation of our offer to sell any program/product from the Courage: Circle of Trust Web site. Courage: Circle of Trust reserves the right at any time after receipt of your order to accept or decline your order for a program/product for any reason. Courage: Circle of Trust reserves the right at any time after receipt of your order, without prior notice to you, to supply less than the quantity you ordered of any item. All orders placed over \$2000.00 (U.S.) must obtain pre-approval with an acceptable method of payment, as established by our finance department.

3. Program/Product Guarantee

Courage: Circle of Trust makes no representations or warranties either expressed or implied, of any kind with respect to programs/products sold on the Courage: Circle of Trust site, including any warranties of merchantability or fitness for a particular purpose. You agree that the sole and exclusive maximum liability to Courage: Circle of Trust arising from any program/product sold on the Courage: Circle of Trust sites shall be the price of the program/product ordered. In no event shall Courage: Circle of Trust, its directors, officers, employees, or other representatives be liable for special, indirect, consequential, or punitive damages related to program/product(s) sold.

4. Program Cancellation Policies

If cancellation should be necessary, written or email notification to Courage: Circle of Trust at couragecircleoftrust@comcast.net is required ten (10) business days prior to the first day of the education program. You may receive a full refund, minus a \$50 cancellation fee. In lieu of a refund, you may elect to keep the credit from the cancellation on your account to use for another program or Courage: Circle of Trust product, however all credits must be used within one (1) year of the date of issuance. If you find that you cannot attend, and it is less than ten (10) business days before the start of the education program, you may send a replacement, with written notice to Courage: Circle of Trust at couragecircleoftrust@comcast.net. If you are unable to send a replacement, you forfeit your registration fee.

5. Schedule Changes

Times are subject to change. If the details of the event change, (such as a time change) you will be notified via email.

PRIVACY POLICY

1. Information We Collect from You

Courage: Circle of Trust strives to provide information and services that are well tailored to your needs. To do this, we may ask you to register or to provide certain personal information in order to use the services including visiting various areas of our website, registering for courses, completing surveys, submitting content, subscribing to a newsletter or asking us for additional information. We only collect personally identifiable information that you submit voluntarily. If you choose not to register or provide personal information as we request, you may still enjoy our website. However, you won't have access to those Services that require such information. We will not sell or trade your information to third parties.

2. Why We Collect Information

Courage: Circle of Trust collects personal information for such purposes as sending updates concerning classes and changes to our Services, tracking and verifying compliance with our policies and with various laws and regulations, and for editorial, feedback and other related purposes.

3. Opting Out

Courage: Circle of Trust provides users the opportunity to "opt out" or "opt in" for receiving communications concerning Courage: Circle of Trust, updates to its services, and promotional materials whenever registration is required. The term "opt out" refers to the user's ability to provide an electronic notification declining further specified kinds of contact, including but not limited to promotional and general informational email. This is done on the eNewsletter by selecting an option on a website screen or in a website dialog box, with such selection made by the user at the user's sole discretion. The term "opt in" refers to a user's ability to provide an electronic notification inviting further specified kinds of contact, including but not limited to email. At any point in the future, a User may "opt out" or "opt in" regarding communications from Courage: Circle of Trust by emailing couragecircleoftrust@comcast.net.

5. Use of Cookies

The use of "cookies" is standard in the Internet industry. They are used on most commercial and other websites. Cookies are small text files written to your computer. They make our Website easier for you to use because they save your preferences while you're at our sites (although we do not save passwords in cookies). Cookies also help us know which areas are your favorites, which may need improvement and what technologies and Internet services our Users like. Knowing this information helps us improve the services for our Users. The information we track with cookies is anonymous and is not used to identify, or lead us back to, any particular User. Users may have the option of disabling cookies via their browser preferences (most browsers are initially set up to accept cookies). However, some features of our Website will not function properly or may function more slowly if you refuse cookies.

6. Use of IP Addresses

An IP address is a number that has been automatically assigned to your computer. Web servers automatically identify your computer by its IP address. Courage: Circle of Trust may collect IP addresses for the purposes of system administration. When Users request Web pages from our services, our servers log the Users' IP addresses. We do not normally link IP addresses to anything personally identifiable. This means that a User's session will be logged, but the User remains anonymous to us. We can and will use IP addresses to identify a User when we feel it is necessary to enforce compliance with our rules or terms of service or to protect our service, site, customers or others. Some features of our services, such as certain message boards, may display IP addresses along with the message-poster's User name and message. Please review each feature prior to use and only use those that disclose information you are comfortable sharing.

7. Links to Other Sites

Courage: Circle of Trust's services may include or bring you into contact with links to third party owned, controlled, or managed websites. Additionally, you may see links from other partners who may use Courage: Circle of Trust's logo as part of a co-branding agreement. Courage: Circle of Trust does not control content, or any aspect, of these third party websites. For example, if you click on a search result or banner advertisement, that click takes you off our sites. Third party websites may

send you their own cookies, collect data or solicit personal information. While we identify sponsor and advertiser areas of our Website, we do not control the practices or the content of these third party sites. Once you leave our servers (you can usually see where you are by checking the URL in the location bar on your browser), the use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. That policy may differ from ours. If you can't find the privacy policy of any of these sites via a link from that site's homepage, you should contact the site directly for more information and proceed entirely at your own risk. We specifically recommend that children check with their parents, guardians or teachers before clicking onto any third party sites.

8. Security of Information

The security of our Users' personally identifiable information is of the highest priority. Courage: Circle of Trust exercises great care in providing secure transmission of your information from your computer to our servers. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, Courage: Circle of Trust cannot ensure or warrant the security of any information you transmit to us or through our services, and you do so at your own risk. Once we receive your transmission, we make our best effort to ensure its security on our systems. Whenever credit card information is transmitted we use industry standard, SSL (secure socket layer) encryption. If you have an account or use another password-protected service, you are the only person who can access it and view the User information concerning the account. We strongly recommend that you do not share your password with anyone. Courage: Circle of Trust will never ask you for your password in an unsolicited phone call or email. Ultimately, you are responsible for maintaining the secrecy of your passwords and any account information. Please remember to sign out properly and close your browser window when you have finished your work. This helps ensure that others cannot access your personal information and in the event the computer you use is accessible to others or if you share a computer with someone else or use a computer in a public place such as a library or Internet cafe. In addition, from time to time Courage: Circle of Trust may create and supply, at its sole discretion, additional security features for its Users. These security features are designed only for the use of Users. Courage: Circle of Trust provides no warranty, express or implied, that any such security features may not be broken, violated or in some way compromised.

9. Your Acceptance of These Terms

By using this site, you signify your assent to the Courage: Circle of Trust's Privacy Policy. If you do not agree with this Privacy Policy, you may not use our services. Your continued use of the services following the posting of changes to these terms will indicate that you accept those changes.

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