

ONLINE PRIVACY NOTICE

1. Introduction.

- (a) **Web Site Owner.** Wes Moss (“MOSS”) is the owner of this web site www.wesmossbooks.com (“the Site”). This online privacy notice discloses MOSS’s information practices for the Site, including what type of personal identifiable information is collected, how the information is used, and with whom the information is shared. Please note that MOSS is an owner, agent and representative of Capital Investment Advisors, LLC, a Wyoming limited liability company and its affiliates (collectively, “CIA”). Other web sites owned by MOSS or CIA may be governed by privacy notices containing different information practices applicable to those sites.
- (b) **Anonymous Web Site Visits.** In general, you can visit the Site without disclosing OR revealing any personal information. MOSS does keep track of the domains from which people visit us and analyze the data gathered from Web Site visits for trends and statistics.
- (c) **Web Site Transactions.** At times, MOSS will need personal information regarding a customer or a prospect. For example to process an order, MOSS may need to know a customer's name, mailing address, e-mail address and credit card details. It is MOSS's intent to inform you before MOSS collects personal information, such as user's name and/or address on the Internet. If you tell us that you do not wish to have this information used as a basis for further contact with you, MOSS will respect your wishes.
- (d) **Third Party Certification.** MOSS abides by the Safe Harbor framework as set forth by the United States Department of Commerce regarding the collection, use and retention of information collected from the European Union.

2. Personal Information That May Be Collected.

- (a) **Identifying Information.** In order to make a purchase on the Site, MOSS will request a user to provide certain personal identifying information, which may include: legal name, postal address, e-mail address, telephone number, method of payment, and, if applicable, credit card number. MOSS may request additional information necessary to establish and maintain customer's account.
- (b) **Service Quality Monitoring.** Some Web site transactions may require a customer to telephone MOSS, or MOSS to call the customer. MOSS will not contact you by telephone without your prior consent, except to confirm an order placed online and/or to inform a customer of the status of such order. Customer should be aware that it is MOSS's practice to monitor, and in some cases record such calls for staff training or quality assurance purposes.
- (c) **Information from Children.** MOSS does not use personally identifying information collected from children for marketing or promotional purposes.
- (d) **Links to Other Web Sites.** The Site may contain links to other web sites. MOSS is not responsible for the privacy practices or the content of those other Web sites. Our

privacy policy only applies to the Site. Therefore, when you link to other websites from the Site, you should read their privacy policies and our privacy policy does not extend to any other vendor, company, or third part linked to from the Site.

3. Uses Made of the Information.

- (a) **Limited Uses Identified.** Without customer's prior consent, MOSS will not use your personal identifiable information for any purpose other than that for which it is submitted. MOSS uses personal identifiable information to process billing and business requests related to the Site.
- (b) **Stored Information Uses.** MOSS stores and retains the information entered on the Site. This information may be used to compile a customer's purchase history in order to enable MOSS to recommend products, services, or special offers that would be of interest to a customer; to deliver customer purchases; and/or to contact customer again about other MOSS services and products. MOSS does not share your information with CIA or any websites owned by CIA. You will not receive any information from CIA solely by reason of visiting the Site. You will receive electronic communications from CIA only if you choose to provide your information directly to CIA.

4. Disclosure of the Information.

- (a) **Mergers and Acquisitions.** Circumstances may arise where for business reasons, MOSS decides to sell, buy, merge or otherwise reorganize its businesses in the United States or some other country. Such a transaction may involve the disclosure of personal identifying information to prospective or actual purchasers, and/or receiving such information from sellers. It is MOSS's practice to seek appropriate protection for information in these types of transactions.
- (b) **Agents.** MOSS employs or engages WooCommerce for payment processing and other companies and individuals to perform other business functions on behalf of MOSS. These persons are provided with personal identifying information required to perform their functions but are prohibited by contract from using the information for other purposes. These persons engage in a variety of functions which include, but are not limited to, fulfilling orders, delivering packages, removing repetitive information from customer lists, analyzing data, providing marketing assistance, processing credit card payments and providing customer services.
- (c) **Affiliated Businesses.** MOSS works closely with affiliated businesses operating web site stores, providing services or selling products on each other's Web sites. These businesses identify themselves to customers. Customer information related to a transaction with an affiliated business is shared with that affiliated business.
- (d) **Marketing Analysis by Third Parties.** MOSS reserves the right to disclose to third parties personal information about customers for marketing analysis; however, any information disclosed will be in the form of aggregate data that does not describe or identify an individual customer.

- (e) **Disclosure to Governmental Authorities.** Under certain circumstances, personal information may be subject to disclosure pursuant to a judicial or other government subpoenas, warrants or orders.

5. Use of Computer Tracking Technologies.

- (a) **No Tracking of Personal Information.** The Site is not set up to track, collect or distribute personal information not entered by visitors. Through web site access logs MOSS does collect clickstream data and HTTP protocol elements, which generate certain kinds of non-identifying site usage data, such as the number of hits and visits to our sites. This information is used for internal purposes by technical support staff for research and development, user analysis and business decision making, all of which provides better services to the public. The statistics garnered, which contain no personal information and cannot be used to gather such information, may also be provided to third parties.
- (b) **Use of Cookies.** With your permission, MOSS collects non-identifiable and personal information through the use of various technologies, including "cookies". A cookie is an alphanumeric identifier that a Web site can transfer to customer's hard drive through customer's browser. The cookie is then stored on customer's computer as an anonymous tag that identifies the customer's computer, but not the customer. Cookies may be sent by MOSS or its third-party vendors. MOSS will only use cookies when you visit the Site if you "accept" the GDPR Cookie Consent that comes up along the bottom of the Site by clicking "accept". Customers can also set their browser to notify customer before a cookie is received, giving an opportunity to decide whether to accept the cookie. Customer may also set its browser to turn off cookies; however, some Web sites may not then work properly.
- (c) **Collection of Non-Identifiable Information.** MOSS may collect non-identifiable information from user visits to the Site in order to provide better customer service. Examples of such collecting include: traffic analysis, such as tracking of the domains from which users visit, or tracking numbers of visitors; measuring visitor activity on the Site; Web site and system administration; user analysis; and business decision making. Such information is sometimes known as "clickstream data." MOSS or its contractors may use this data to analyze trends and statistics.
- (d) **Collection of Personal Information.** MOSS collects personal identifying information from customer during a transaction. MOSS may extract some personally identifying information about that transaction in a non-identifiable format and combine it with other non-identifiable information, such as clickstream data. This information is used and analyzed only at an aggregate level (not at an individual level) to help MOSS understand trends and patterns. This information is not reviewed at an individual level.

6. Information Security.

- (a) **Commitment to Online Security.** MOSS employs physical, electronic and managerial procedures to safeguard the security and integrity of personal information. Personal information is accessible only by staff designated to handle online requests or

complaints. All MOSS agents and contractors with access to personal information on the Site are also bound to adhere to MOSS security standards.

- (b) **No Liability for Acts of Third Parties.** MOSS will exercise all reasonable efforts to safeguard the confidentiality of customer personal information. However, transmissions protected by industry standard security technology and implemented by human beings cannot be made absolutely secure. Consequently, MOSS shall not be liable for unauthorized disclosure of personal information due to no fault of MOSS including, but not limited to, errors in transmission and unauthorized acts of MOSS staff and/or third parties.
- (c) **Non-US Residents.** The Site and its servers are operated in the United States. If you are located outside of the United States, please be aware that your information, including your personal information, may be transferred to, processed, maintained, and used on computers, servers, and systems located outside of your state, province, country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your jurisdiction. If you are located outside the United States and choose to use the Site, you hereby irrevocably and unconditionally consent to such transfer, processing, and use in the United States and elsewhere. These disclosures may involve transferring your personal information overseas. If you are dealing with us within the European Economic Area or the UK, you should be aware that this may include transfers to countries outside the European Economic Area/UK, which do not have similarly strict data privacy laws and which may therefore afford a lower standard of personal data protection. In those cases, where we transfer personal data to our service providers, we will ensure that our arrangements with them are governed by data transfer agreements, designed to ensure that your personal information is protected, on terms approved for this purpose by the European Commission.

7. Privacy Policy Changes and Opt-Out Rights.

- (a) **Changes to Privacy Policy.** This privacy notice was last updated on August 16, 2021. MOSS reserves the right to change OR update its privacy policy statement at any time. A notice of such change will be posted on the Site for thirty (30) day prior to the implementation of such change.
- (b) **Opt-Out Right.** Customers have the right at any time to cease permitting personal information to be collected, used or disclosed by MOSS and/or by any third parties with whom MOSS has shared and/or transferred such personal information. Right of cancellation may be exercised by contacting MOSS via e-mail at info@wesmossbooks.com. After processing the cancellation, MOSS will delete customer or prospective customer's personal information from its data base.

8. Access Rights to Data.

- (a) **Information Maintained by MOSS.** Upon customer's request, MOSS will provide a reasonable description of customer's personally identifiable information that MOSS maintains in its data bank. MOSS can be contacted by e-mail at info@wesmossbooks.com, or certified postal mail at 10 Glenlake Parkway, NE, Suite 1000, Atlanta, Georgia 30328.

- (b) **Your California Privacy Rights.** Beginning on January 1, 2005, California Civil Code Section 1798.83 permits customers of MOSS who are California residents to request certain information regarding MOSS's disclosure of personal information for their direct marketing purposes. To make such a request, please write to MOSS at 10 Glenlake Parkway, NE, Suite 1000, Atlanta, Georgia 30328. Within 30 days of receiving such a request, MOSS will provide a list of the categories of personal information disclosed to third parties for third-party direct marketing purposes during the immediately preceding calendar year, along with the names and addresses of these third parties. This request may be made no more than once per calendar year. MOSS reserves its right not to respond to requests submitted other than to the address specified in this paragraph.

California's privacy laws require a company to provide notice to California users of their rights to receive information on to which entities their information was shared for marketing purposes.

9. Accountability.

- (a) **Terms of Use.** If customer chooses to enter personal information into the Site or otherwise solicit information from the Site, customer's action is hereby deemed acceptance of MOSS practices described in this policy statement.