

ONLINE PRIVACY NOTICE

1. Introduction.

- (a) **Web Site Owner.** AMCRS, LLC (“AMCRS”) is the owner of this web site www.wesmossbooks.com (“the Site”). This online privacy notice discloses AMCRS’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. Other web sites owned by AMCRS or Capital Investment Advisors, LLC, a Wyoming limited liability company and its affiliates (collectively, “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. AMCRS 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, AMCRS will need personal information regarding a customer or a prospect. For example to process an order, AMCRS may need to know a customer's name, mailing address, e-mail address and credit card details. It is AMCRS's intent to inform you before AMCRS 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, AMCRS will respect your wishes.
- (d) **Third Party Certification.** AMCRS 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 or contact us, AMCRS 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. AMCRS 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 AMCRS, or AMCRS to call the customer. AMCRS 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 AMCRS's practice to monitor, and in some cases record such calls for staff training or quality assurance purposes.
- (c) **Information from Children.** AMCRS 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. AMCRS 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. Where AMCRS has partnered with YouTube or Google to provide access to or embed content from their respective sites, your information may be subject to additional terms. See the Google Privacy Policy for more.

3. Uses Made of the Information.

- (a) **Limited Uses Identified.** Without customer's prior consent, AMCRS will not use your personal identifiable information for any purpose other than that for which it is submitted. AMCRS uses personal identifiable information to process billing and business requests related to the Site.
- (b) **Stored Information Uses.** AMCRS 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 AMCRS 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 AMCRS services and products. AMCRS 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, AMCRS 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 AMCRS's practice to seek appropriate protection for information in these types of transactions.
- (b) **Agents.** AMCRS employs or engages WooCommerce for payment processing and other companies and individuals to perform other business functions on behalf of AMCRS. 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.** AMCRS 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) **Advertising.** AMCRS may share your personal data with advertisers, advertising networks, and social networks that require the data to select and serve relevant adverts to you and others. AMCRS may also make use of the personal data collected to enable

us to comply with our advertisers' wishes by displaying their advertisement to the target audience.

- (e) **Marketing Analysis by Third Parties.** AMCRS reserves the right to disclose to third parties personal information about customers for marketing analysis.
- (f) **Website Optimization.** AMCRS may share personal data collected to analytics and search engine providers that assist us in the improvement and optimization of our Site.
- (g) **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.
- (h) **Protection of Others.** AMCRS may disclose or share personal data in order to enforce or apply our terms of use and other agreements; or to protect the rights, property, or safety of AMCRS Companies, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

5. Use of Computer Tracking Technologies.

- (a) **Tracking of Personal Information.** The Site is set up to track and collect personal information not entered by visitors, including technical information, including IP address, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; information about your visit, including the full URL clickstream to, through and from the Site, including date and time; and pages you viewed or searched for, page response times, download errors, length of visits to certain pages, page interaction information such as scrolling, clicks, and mouse-overs, and methods used to browse away from the page. The Site may also collect information about your devices, including phones, computers, or other devices, where you access and visit the Site. Such information may include unique device identifiers and mobile network information, including phone number, IP address, language and time zone, operating system, hardware version, device locations, including specific geographic locations, such as through GPS, Bluetooth, or wi-fi signals. Such tracking as described in this Section 5(a) only occurs upon acceptance of the use of cookies by the customer as described in Section 5(b). You have the option to decline this feature, although your ability to access some features of the Site could be limited. Additionally, through web site access logs MOSS collects 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 may also be provided to third parties.
- (b) **Use of Cookies.** With your permission, AMCRS collects 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 both the customer's computer and the customer. Cookies may be sent by AMCRS or its third-party vendors. AMCRS 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.** AMCRS 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." AMCRS or its contractors may use this data to analyze trends and statistics.
- (d) **Collection of Personal Information.** AMCRS collects personal identifying information from customer during a transaction. AMCRS 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 AMCRS understand trends and patterns. This information is not reviewed at an individual level.
- (e) **Collection of Information from Other Sources.** AMCRS also works with third parties including, but not limited to business partners, sub-contractors in technical, payment and delivery services, advertising networks, analytics providers, social networks such as Facebook and Twitter, search information providers, credit reference agencies, and third parties who enable sign on functionality and social network integration. AMCRS may receive information about users from these third parties.

6. Information Security.

- (a) **Commitment to Online Security.** AMCRS 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 AMCRS agents and contractors with access to personal information on the Site are also bound to adhere to AMCRS security standards.
- (b) **No Liability for Acts of Third Parties.** AMCRS 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, AMCRS shall not be liable for unauthorized disclosure of personal information due to no fault of AMCRS including, but not limited to, errors in transmission and unauthorized acts of AMCRS 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 October 10, 2022. AMCRS 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 AMCRS and/or by any third parties with whom AMCRS has shared and/or transferred such personal information. Right of cancellation may be exercised by contacting AMCRS via e-mail at hello@wesmoss.com. After processing the cancellation, AMCRS will delete customer or prospective customer's personal information from its data base.

8. Access Rights to Data.

- (a) **Information Maintained by AMCRS.** Upon customer's request, AMCRS will provide a reasonable description of customer's personally identifiable information that AMCRS maintains in its data bank. AMCRS can be contacted by e-mail at hello@wesmoss.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 AMCRS 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 AMCRS at 10 Glenlake Parkway, NE, Suite 1000, Atlanta, Georgia 30328. Within 30 days of receiving such a request, AMCRS 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. AMCRS 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 AMCRS practices described in this policy statement.