

Privacy Policy

Last modified: November 16, 2016

CNote Group, Inc. (“Company” or “we”) respect your privacy and are committed to protecting it through our compliance with this policy. This policy describes the types of information we may collect from you or that you may provide when you visit the website mycnote.com (our “Website”) or when you email us or respond to our emails, and our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect on the Website. It does not apply to information collected by any third party.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website. By accessing or using the Website, you agree to this privacy policy. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Information We Collect About You and How We Collect It

We may collect several types of information from and about users of our Website, including information by which you may be personally identified, such as name, postal address, email address, telephone number, date of birth, bank account information, and social security number (“personal information”). We may also ask you for certain documents, including but not limited to tax returns, W-2 forms, bank and/or brokerage statements, credit reports, and other documents reasonably required, to verify whether you are an “accredited investor,” as such term is defined pursuant to Rule 501(a) of Regulation D of the Securities Act of 1933. We also collect information that is about you but that does not individually identify you, such as aggregated information regarding the usage patterns of all users. Finally, we may collect information about your internet connection, the equipment you use to access the Website, and your usage details.

We collect this information directly from you when you provide it to us and automatically as you navigate through the Website, such as usage details, IP addresses, and information collected through cookies and other tracking technologies.

In addition, third parties, such as credit rating agencies, may provide us with information on you. We will obtain a credit score for any business, corporation or other entity interested in becoming an investor only with the permission of an authorized representative or agent of the entity. We may also obtain additional commercially available information from third parties or public sources.

We collect this information when you provide it by filling in forms on the Website. This includes information provided at the time of indicating interest in our services and also when registering and setting up a user profile, subscribing to newsletters or emails, or requesting further services. We may also ask you for information when you report a problem with the Website or abuse by another user. We may keep records and copies of all correspondence if you contact us. We may keep details of transactions you carry out through the Website.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, as further described in this Privacy Policy.

We may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). We currently do not respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

Use of Cookies, Web Beacons and Analytics

- Cookies. We may use cookies. A cookie is a small file placed on your computer. It may be possible to refuse to accept cookies by activating the appropriate setting within your browser. However, if you select this setting you may be unable to access certain parts of the Website.
- Web Beacons. Pages of the Website or emails we send to you may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages, opened emails, and for other related Website statistics (for example, recording the popularity of certain content and verifying integrity).
- Google Analytics. We may use third party services such as Google Analytics that collect, monitor and analyze information such as Internet Protocol ("IP") address, browser type, browser version, the pages visited, the time and date of use, the time spent on pages and other statistics order to increase the Website's functionality.

Google has its own policies addressing how they use such information and how you may opt out.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information to present the Website and its contents to you, to provide you with information, products or services that you request from us, to verify your status as an accredited investor, as such term is defined pursuant to Rule 501(a) of Regulation D of the Securities Act of 1933, if applicable, to fulfill any other purpose for which you provide it, to carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection, to notify you about changes to the Website or any products or services we offer or provide through it, in any other way we may describe when you provide the information, and for any other purpose with your consent.

We may also use your information to contact you about our own services and other news or information that may be of interest to you.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy to our subsidiaries and affiliates, to contractors, service providers and other third parties we use to support our business, to a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Website users is among the assets transferred, to third parties to market their products or services to you if you have not opted out of these disclosures, to fulfill the purpose for which you provide it, for any other purpose disclosed by use when you provide the information, and with your consent.

We may also disclose your personal information to comply with any court order, law or legal process, including to respond to any government or regulatory request, to enforce or apply our Terms of Use and other agreements, including for billing and collection purposes, and if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Company, our customers, or others.

Additionally, we will share your personal information, including information relating to your identity and bank account(s), with our financial services partner, Dwolla, for the purpose of allowing you to fund your CNote account. Your use of the Website is subject to the Dwolla's [Privacy Policy](#).

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- Emails from the Company. If we have sent you a promotional e-mail, you may send us a return e-mail asking to be omitted from future e-mail distributions.

Accessing and Correcting Your Information

You can review and change your personal information by calling us at 1-424-26-CNOTE or emailing us at support@mycnote.com.

Special Notice for California Residents

Under S.B. 27 as enacted in California law, California residents have the right to receive, once a year, information about third parties with whom we have shared information about you or your family for their marketing purposes during the previous calendar year, and a description of the categories of personal information shared. To make a request under S.B. 27: please send a message to support@mycnote.com. We will respond to you within thirty (30) days of receiving such a request.

Data Security

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration and disclosure. The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of the Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we employ commercially reasonable, industry-standard methods

to protect your personal information, we cannot guarantee the security of your personal information transmitted to the Website. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any personal information to the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not provide any information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at support@mycnote.com.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page. If we make material changes to how we treat our users' personal information, we will notify you by e-mail to the e-mail address specified in your account and/or through a notice on the Website home page. The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at support@mycnote.com.