

# Joyful Hearth, LLC, a Michigan Company

## Personal Information We Collect

When you use our Services, we may collect the following categories of personal information:

### Information You Provide to Us

**Account Information.** When you create an account, we will collect your name and email address. We may also collect your credit information, address, and phone number.

**Information Contained in Documents.** Depending on the Documents you upload to or create with our Services, we may collect personal information including, but not limited to names of people you have personal or business relationships with and personal accounts or account numbers with banks, financial institutions, merchants and vendors.

**Communications with Us.** We may collect personal information from you such as email address, phone number, or mailing address when you request information about our Services.

**Customer Service and Support.** If you call or otherwise interact with Joyful Hearth, LLC customer service and support, we may collect the information you provide to our representatives. In addition, we may record telephone calls between you and our representatives for training and quality assurance purposes.

**Surveys.** We may contact you to participate in surveys. If you decide to participate, you may be asked to provide certain information which may include personal information.

### Information We Collect Through Your Use of the Services

We may collect certain information automatically when you use the Services. This information may include your Internet protocol (IP) address, user settings, MAC address, cookie identifiers, mobile carrier, mobile advertising and other unique identifiers, details about your browser, operating system or device, location information (including inferred location based off of your IP address), Internet service provider, pages that you visit before, during and after using the Services, information about the links you click, information about how you interact with the Services, including the frequency and duration of your activities, and other information about how you use the Services. Information we collect may be associated with accounts and other devices.

## How We Use Your Information

We process personal information for a variety of business purposes, including:

**To provide the Services or Information Requested.**

- Fulfill our contract with you or the organization on whose behalf you use the Services;
- Process payment card and/or other financial information to facilitate your use of the Services;
- Respond to questions, comments, and other requests;
- Provide access to certain areas, functionalities, and features of our Services; and

### **Administrative Purposes.**

- Measure interest and engagement in the Services;
- Verify individual identity;
- Carry out audits;
- Communicate with you about activities on the Services and changes to our agreements;
- Prevent and prosecute potentially prohibited or illegal activities;
- Enforce our agreements; and
- Comply with our legal obligations.

## How We Disclose Your Information

**Service Providers.** We may share any personal information we collect about you with our third-party service providers. The types of service providers to whom we entrust personal information include service providers for: (i) the provision of the Services; (ii) the provision of information, products, and other services you have requested.

**Affiliates.** We may share personal information with our affiliated entities.

**Disclosures to Protect Us or Others.** We may access, preserve, and disclose your personal information if we believe doing so is required or appropriate to: (i) comply with law enforcement or national security requests and legal process, such as a court order or subpoena; (ii) protect your, our or others' rights, property, or safety; (iii) to collect amounts owed to us; (iv) when we believe disclosure is necessary or appropriate to prevent financial loss or in connection with an investigation or prosecution of suspected or actual illegal activity; or (v) if we, in good faith, believe that disclosure is otherwise necessary or advisable.

## Your Choices

**General.** You may have the right to object to or opt out of certain uses of your personal information.

**Email Communications.** If you receive an unwanted email from us, you can use the unsubscribe link found at the bottom of the email. Note that you will continue to receive transaction-related emails regarding products or Services you have requested. We may also send you certain non-promotional communications regarding us and our Services, and you will not be able to opt out of those communications (e.g., communications regarding the Services or updates to this Privacy Policy).

## Individual Rights in Personal Information

For purposes of the Michigan Consumer Privacy Act, Joyful Hearth, LLC does not "sell" your personal information.

In accordance with applicable law, you may have the right to: (i) request confirmation of whether we are processing your personal information; (ii) obtain access to or a copy of your personal information; (iii) receive an electronic copy of personal information that you have provided to us, or ask us to send that information to another company (the "right of data portability"); (iv) restrict our uses of your personal information; (v) seek correction or amendment of inaccurate, untrue, incomplete, or improperly processed personal information; (vi) withdraw your consent; and (vii) request erasure of personal information held about you by Joyful Hearth, LLC, subject to certain exceptions prescribed by law. If you would like to exercise any of these rights, please contact us as set forth below.

We will process such requests in accordance with applicable laws. To protect your privacy, Joyful Hearth, LLC will take steps to verify your identity before fulfilling your request.

## Data Retention

We retain the personal information we receive as described in this Privacy Policy for as long as you use our Services or as necessary to fulfill the purpose(s) for which it was collected, provide our Services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with applicable laws.

## Security of Your Information

We take steps to ensure that your information is treated securely and in accordance with this Privacy Policy. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any information you provide to us. To the fullest extent permitted by applicable law, we do not accept liability for unauthorized disclosure.

By using the Services or providing personal information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Services. If we learn of a security system's breach, we may attempt to notify you electronically by sending a notice through the Services or by sending an e-mail to you.

## Third Party Websites/Applications

The Services may contain links to other websites/applications and other websites/applications may reference or link to our Services. These third-party services are not controlled by us. We encourage our users to read the privacy policies of each website and application with which they interact. We do not endorse, screen or approve, and are not responsible for the privacy practices or content of such other websites or applications. Visiting these other websites or applications is at your own risk.

## Changes to Our Privacy Policy

We may revise this Privacy Policy from time to time in our sole discretion. If there are any material changes to this Privacy Policy, we will post a notice of the update on our Site, or as otherwise required by applicable law. You understand and agree that you will be deemed to have accepted the updated Privacy Policy if you continue to use the Services after the new Privacy Policy takes effect.

## Contact Us

If you have any questions about our privacy practices or this Privacy Policy, please contact us at:

Joyful Hearth, LLC  
Howell, Michigan  
[info@joyful-hearth.com](mailto:info@joyful-hearth.com)