### **POLICY**

## **Return/Cancellation/Refund Policy**

We do not offer refunds or returns, but are happy to replace any defective products. All sales and subscriptions are final.

## **Privacy Statements**

We may make subscriber names available to carefully screened companies whose products or services might be of interest. We may use your postal or e-mail address to notify you about updates to our website, new products and services, or upcoming events we think you might find interesting. If you do not wish to receive e-mail or mailed marketing materials from us, or you do not want us to share your e-mail or postal address with other organizations, please let us know in writing and include your customer number with your correspondence.

### Information we collect

North Dakota Horizons collects personal information when you order products or services, including your name, email address, postal address and telephone numbers.

### How secure is the information we collect?

North Dakota Horizons is committed to protecting confidential information. We use Secure Socket Layers (SSL) encryption when transmitting date on ndhorizons.com.

#### Cookies

A cookie is a piece of information sent by a web track of user's preferences while the user is visiting the website. Cookies also help minimize load times and save on server processing. North Dakota Horizons may use cookies that store your information, such as your password and other information.

### **Sharing and Disclosure**

Occasionally North Dakota Horizons may send our customers information

about our company. Otherwise, North Dakota Horizons will not disclose personal information and account information unless we have reason to believe that disclosing such information is necessary to identify, make contact with, or bring legal action against someone who may be causing harm or interfering with the rights or property of North Dakota Horizons, its customers or others.

## **Customer Responsibilities**

Customers are responsible for the security of their login and passwords of digital subscriptions. Keep them in a safe place and do not share them with others. Always remember to logout after a session ends to ensure that other people cannot access account information.

## **Changes to Private Policy**

North Dakota Horizons may update this policy statement and will notify subscribers about changes by sending a notice to your primary email address.

# **How We Keep Your Information Secure**

We use reasonable precautions, including appropriate technical, administrative, and physical procedures, to protect personal information from loss, misuse, or alteration.