

CIF Privacy Policy

The Center for Independent Futures (the "Site") is a nonprofit organization with the mission of helping individuals with disabilities live full and meaningful lives. This Privacy Policy applies only to information that we collect from users of the Site. By using this Site, you consent to the data practices described in this policy.

We may revise this privacy policy from time to time. When we do, we will also revise the "last updated" date at the bottom of this privacy policy and notify you that this policy has changed. You are responsible for regularly reviewing the current privacy policy. Continued use of the site after we post any revisions constitutes your agreement to any such revisions.

What information do we collect from this Site?

We collect certain information automatically each time you visit the Site to customize your experience while visiting the Site, to provide general statistics regarding use of the Site and to evaluate and improve the design and operation of the Site. This may include, without limitation, your IP address, the type of computer you use, and the web browser you use.

We do not collect any personally identifiable information unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services available on the Site. This information may include your name, your email or street address and phone number. We may collect this information when you register to use this Site, create an account on this Site, subscribe to a newsletter and update and/or modify information that is maintained on the Site. We also may gather additional information in the future.

Use of Cookies

We may also use "cookies" and "web beacons." A cookie is a small amount of data that is sent to your browser from a web server and stored on your computer's hard drive. Among other things, cookies provide a means for websites you visit to keep track of your online patterns and preferences. A cookie will not allow a website to learn any personally identifiable information (such as your real name and address) that you have not otherwise disclosed. Web beacons, also known as clear GIFs or single-pixel GIFs, are small image files that we may place on web pages and within web-based email newsletters that we send. Working in conjunction with cookies, web beacons allow us to accurately count the number of unique users who have visited a specific page and the number of times those pages are displayed. We can also use web beacons to let us know how many people opened a web-based email newsletter.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if

you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Site.

In addition, the Site uses web analytics services, such as Google Analytics. Google Analytics, provided by Google, Inc. (Google) uses cookies to help the Site analyze how users use the Site. The information generated by the cookie about your use of the Site (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the Site, compiling reports on website activity for website operations and providing other services relating to website activity and Internet usage. Google may also transfer this information to third parties where required to do so by law or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. By using this Site, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

How do we use the information we collect?

We use personally identifiable information for the purpose for which it was provided to us. For example, we may use personally identifiable information that you submit when registering for the Site to establish your online account, to send you newsletters, information and reports that you may be interested in, and/or to contact you directly about products or services that you may have purchased or be interested in. We may also use personally identifiable information to send you emails about the Site, respond to emails, provide customer support, alerts and other similar matters or general communications.

We may use non-personally identifiable aggregate information to help us run and maintain the Site, study traffic patterns and generally learn about the usage of the Site. We may also use such information for purposes of system administration, to improve the design and content of the Site, and/or to enable us to personalize your Internet experience.

How is the information that is collected disclosed?

We may share information obtained from the Site with partners and/or other similar organizations. Except as provided in this Privacy Policy, (a) we do not sell, rent or trade with unaffiliated third parties any personally identifiable information that you provide to us through the Site, and (b) we do not share such information with third parties.

We may disclose personally identifiable information about you to third parties who provide services to us and who agree to maintain such information in accordance with this Privacy Policy. These third parties may provide a variety of services to us including, without limitation, hosting this Site, processing and storing user information, updating your customer information records in our database (including address verification), and sending or coordinating the sending of marketing communications on our behalf.

We may disclose personally identifiable information in special cases with or without notice to you when we have reason to believe that disclosing such information is necessary to identify, contact or bring legal action against someone who may have breached our Terms of Use or who may be causing injury to or interference with (either intentionally or unintentionally) our rights or property, other users of the Site or anyone else who could be harmed by such activities. We may also disclose personally identifiable information when we reasonably believe that the law requires it.

We may disclose non-personally identifiable information in aggregate form to third parties including, without limitation, advertisers and business partners.

Do users have a choice as to whether to provide information to us?

You can choose not to provide personally identifiable information to us. However, if you do not provide such information, you will not be able to access the Site.

Can users access their information?

If you are a registered CIF member user, you can access, change, correct and update the personally identifiable information that you provide through your membership account.

How do we protect the security of users' information?

We maintain physical, electronic and procedural safeguards to reduce the risk of unauthorized access to personal information. We use Secure Sockets Layer (SSL) Protocol when we transmit personal information (such as credit card number) to another website. However, although we employ such safeguards, information transmitted on the Internet and/or stored on systems connected to the Internet is not 100% secure and there are security and privacy limitations inherent to the Internet that are beyond our control. As a result, we cannot ensure, warrant or guarantee the security or integrity of such information.

Does the Site contain links to other websites?

While you are using the Site, you may be linked or directed to other third party sites outside of the Site that are beyond our control. Each of these third parties may have a privacy policy different from ours. Please review the privacy policies of these sites. We are not responsible for any actions or privacy policies of such third parties. Links from the Site to another website shall not represent an endorsement by CIF, its members, board of directors, committees, or staff.

Terms of Use

Please read these Terms and Conditions ("Terms", "Terms and Conditions") carefully before using the www.myfulllife.com website (the "Service") operated by The Center for Independent Futures ("CIF", "us", "we", or "our").

Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms. These Terms apply to all visitors, users and others who access or use the Service.

By accessing or using the Service you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Service.

Intellectual Property

The Center for Independent Futures ("CIF") logo is a registered trademark. Permission to use CIF's logo for Internet display must be obtained prior to use. Contact: Center for Independent Futures via email to information@independentfutures.com. All guidelines regarding use of the logo for publication and display apply.

Information, trademarks and images contained within the CIF website are copyrighted and the property CIF. Permission for re-publication in any form must be obtained in writing from: Center for Independent Futures, 1015 Davis St, Evanston, IL 60201 or email above. See exceptions below.

Exceptions to obtaining copyright permission shall include information re-distributed for educational purposes (and must display the credit line: Permission to use granted by CIF) or as expressly authorized along with the information presented.

Links To Other Web Sites

Our Service may contain links to third-party web sites or services that are not owned or controlled by CIF.

CIF has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third party web sites or services. You further acknowledge and agree that CIF shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such web sites or services.

Changes

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. If a revision is material we will try to provide at least 30 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

Disclaimer

While the information and recommendations contained on CIF website have been compiled from sources believed to be reliable, CIF makes no guarantee as to, and assumes no responsibility for, the correctness, sufficiency, or completeness of such information or recommendations. Other or additional safety measures may be required under particular circumstances.

Contact Us:

Questions and comments may be directed to information@independentfutures.com