

OCCH PRIVACY POLICY NOTICE

This Privacy Policy Notice applies to information collected online at www.occh.org (“Website”), and explains: (i) the kinds of information that Ohio Capital Corporation for Housing (“OCCH”) collects; (ii) how we use the information we collect; (iii) our information sharing practices; (iv) customer preferences and opt-out choices; and (v) how you may access some of the information you provide to us. We encourage you to refer to this Notice periodically so that you understand our current privacy practices. Your access of and use of our Website means you agree to the terms in this Notice. If you have any questions about this Notice, please contact us at: 614-224-8446.

Information We Collect

We collect information from a variety of sources, including information provided by you, information we collect when you visit our Website, transaction information, and information we collect about you from third party sources.

The following are examples of the types of information we may collect:

- Information you provide: name, address (billing and shipping), e-mail address, telephone number(s), mobile number(s), credit card number(s), birth date, security question answers, etc.
- Information associated with the use of our Website (e.g., OCCH uses the information gathered from cookies and web beacons, such as IP address, to enhance your experience on our website).
- Information associated with transacting business with us, including registering for any training sessions, conferences or other events that we may provide, hold or organize (“OCCH Events”).
- Information from third party sources.

How We Use Information

We may use the information we collect to process a transaction, provide services you request, or register you for an OCCH Event.

Cookies and Other Technologies

A cookie is a small piece of information sent by a website that is stored on your hard disk by your computer's browser. A web beacon is an embedded image on a website that monitors a website's activity.

On our Website we may use two kinds of cookies: session cookies and persistent cookies. Session cookies exist only for as long as your browser remains open. Persistent cookies last from visit to visit. They do not go away when you exit your browser.

Managing cookie preferences differs from browser to browser so please refer to your browser for further information. If you would like to disable cookies and web beacons from our Website, please use the help function in your web browser to restrict cookies from our website. If you block cookies from OCCH.com, you may not be able to make purchases on our website.

A Flash Cookie is a data file stored on your computer by the websites that you visit. From time to time, our Website may use Flash Cookies on its website, for example, to enable or control Flash-based content. Flash Cookies provide similar functionality as the cookies (discussed above in this section), but are based on different technology and are persistent; they do not go away when you exit your browser. To manage the Flash Cookie settings and preferences for your computer, please review your Flash Player documentation or visit Adobe's website. You may also be able to manage Flash Cookies from your browser, depending on the version of your browser.

Information Sharing

We may share your information within OCCH and its affiliates and subsidiaries. We also may share your information with third parties with whom we have a relationship. Additionally, when you make a purchase, we may share information about you and your transaction with other companies necessary to process your transaction, including third-party vendors that provide us with online payment processing services and merchant processors. We may also share your information with third parties, such as companies that provide website optimization services and services and tools related to analytics, to assist in the management of our website and the data we collect through the site, as well as with companies that sell products or provide services that we believe may be of interest to you.

Customer Preferences and Opt-Out Choices

- **E-mail:** To opt-out of receiving promotional or marketing e-mails from us at a specific email address, you may:
 - Use the unsubscribe link in the footer of any e-mail sent by OCCH.
 - Or contact us by e-mail at: contactinfo@occh.org

Note: It may take up to 10 business days to process your request.

- **My Customer Survey Emails:** We separately may send surveys, via e-mail, to our customers in order to collect opinions and feedback about their experiences using our services or participating in an OCCH Event. To opt-out of receiving survey e-mails from us, you may use the unsubscribe link at the bottom of any survey e-mail.
- **Third Party Sharing:** If you prefer that we not disclose your information to third parties for marketing purposes, please contact us at: privacy@occh.org.

Do Not Track

Currently, (i) other parties (e.g. third-party advertising networks and analytics providers) may not collect personal information about your online activities over time and across different websites when you use our website or services, and (ii) we do not respond to, or take any specific action in connection with the receipt of, Do-Not-Track signals or other similar mechanisms regarding the collection of personally identifiable information about an individual consumer's online activities over time and across third-party websites or online services.

Analytic Tools

OCCH may use certain analytics tools on its website. However, data collected as a result of our use of such tools is only used internally to enhance our users' experience using our Website and for our own internal business purposes. Such data is shared with our partners and advertisers, if at all, only as aggregate information and as otherwise specified in this privacy policy. Also, please note that by using Ads Settings you may be able to opt-out of analytic tools. Please contact us if you have any specific questions regarding our use of analytics tools.

Access Your Information

If you are a registered user of our Website, or have otherwise used the Website in the past to register for an OCCH Event, you may update your information by contacting us at: contactinfo@occh.org.

If you have any additional questions, please contact us at: 614-224-8446.

Information About Children Under 13

The Children's Online Privacy Protection Act imposes requirements on Websites that collect personal information about children under 13. Our Website is not intended for or directed to children under the age of 13. Our policy is not to collect personal information on any person under 13. If you are under the age of 13 you should not provide us with any such information or use our products or services.

Safeguarding Your Information and Resolution of Claims

OCCH uses commercially reasonable measures to safeguard any personal information that we collect from you. However, OCCH cannot guarantee that it will not experience a security breach that may compromise such information. OCCH is committed to resolving any customer concerns regarding their privacy. If a customer feels that their privacy may have been violated, OCCH will attempt to directly resolve the complaint. Any complaint, controversy or claim that is still unresolved after these direct efforts will be settled by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules. The arbitration shall take place in Columbus, Ohio. A judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. OCCH and customer expressly agree to waive the right to file suit in a court of law, except as may be necessary to enforce the arbitration award.

This Privacy Policy is effective as of July 8, 2016.