

Privacy Policy

LIBOREdConference.com TAKES YOUR PRIVACY SERIOUSLY.

Please read the following to learn more about our Privacy Policy. This privacy policy may be updated from time to time so please check back frequently.

Click [here](#) for information on Internet safety and security from the Federal Trade Commission.

LIBOREdConference.com is committed to your privacy and security and want to provide you with the best possible online experience. To that end, we want you to understand what kinds of information we gather from you, how this information is used and safeguarded, and how you can control its use.

This privacy policy covers the following issues:

What information is collected from me?

The kinds of information we collect from you will vary, depending on how you use our website. It's possible to browse our site without submitting any personally identifiable information ("personal information") at all, but if you choose to take advantage of some of our products and services, you may be asked to provide information such as a user name and password, your real name, e-mail address, phone number, address, your license or LIBOR ID# or, for certain e-commerce transactions, your credit card information. Whenever we ask for this kind of information, we strive to provide a link to this Privacy Policy to help you understand how your personal information will be used before you decide whether to disclose it.

In addition to the personal information you choose to submit, our systems are set up to gather certain anonymous data to help us to better understand how the site is being used and how we can improve it. This automatically gathered data includes your computer's "Internet Protocol" ("IP") address, statistics about how visitors navigate through our site and information provided through the use of cookies (which is described in more detail below).

Finally, as you visit our site, be aware that third parties may at times be able to gather information from you. For example, third party ad servers and companies that place advertisements on our site may use their own cookies and companies offering products or services through the LIBOREdConference.com site may use their own cookies and may collect and use the information you submit. In these cases, the third parties would use your information according to their own privacy policies which may differ from this Privacy Policy.

How is my information used?

The use of your information depends on the context in which it is collected. Therefore, pay special attention to the categories below that relate to the features of our site that you wish to utilize. Also be aware that LIBOREdConference.com may at times be legally compelled to disclose certain information, by means such as subpoenas or court orders.

Cookies

These are small files that we send to and store on your computer so that we can recognize it as a unique machine the next time you visit our site. Our cookies are used for three reasons: (1) to keep track of your information for your own convenience; (2) to help us optimize your online experience by altering our content depending on your particular needs or browsing patterns, and to provide you with advertisements, products and services of interest to you; and (3) to help us understand the size of our audience and their traffic patterns within our network. Some of our advertisers and third-party ad servers may also utilize their own cookies. Also, companies offering products or services through the LIBOREdConference.com website may use their own cookies.

Tools

Our sites allow you to use many helpful tools, such as financial and home improvements calculators, real estate search tools, and others, without disclosing any personal information. These tools are for your benefit and the information you submit when you use them (typically impersonal data) is not disclosed to anyone or used for any purpose other than to provide you with the service you're seeking.

User Registration Services

You may choose to request products or services of a more substantial or personal nature when using our website. For example, you may apply for a loan, request our help in locating a remodeling contractor, store your preferences for convenience in using our sites, or make an online purchase. The information you provide when seeking these services may be used in the following ways:

* For services provide by the LIBOREdConference.com website, the information you submit is used by us to provide the service you've requested. We may also share this information with subcontractors, but only to the extent necessary to fulfill your request. In addition, we may use the contact information and nonfinancial order information you've supplied, such as your e-mail address, as set out in the Registration section above. If the service you request requires submission of financial information such as credit card number for an online purchase, rest assured that this financial information is used only for processing your payment, and is not retained after completion of your order. We may, however, store your nonfinancial order information for accounting purposes and to help us to understand your preferences better so that we can offer you future products or services that you may find useful.

Purchasing Products And Managing Your Services

For products and services offered to you jointly by LIBOREdConference.com and a third party, your information may be shared with or independently gathered by the third party. In these situations, LIBOREdConference.com will only use your personal information as it would as if offer the product or service by itself, but the third party may use the information in different ways. You can tell when a product or service is offered by a third party, because a page of our site will be "co-branded" displaying the third party's logo and/or name along with our own, or you will be linked to the third party's site to complete the transaction. Please be aware that each company we do business with has its own policies regarding the use and protection of your information that may differ from those outlined in this Privacy Policy. If you are concerned about how your personal information might be used or protected by a third party, we encourage you to become familiar with that company's privacy policy before using the service or requesting the product, or to not request the particular product or service. From time to time, we may wish to use personal information you provide when requesting a product or service for purposes beyond those listed above. If this is the case, you will always be notified of the additional use prior to your submitting the personal information, and you'll be given a chance to "opt out" of that use or to not complete the request, or to not respond to or participate in the survey, contest or other request.

Solicited Information

You may occasionally see contests, surveys and other features of our site that ask you to provide us with personal information. When you choose to respond to these requests, the personal information you offer may be used for several purposes. These include the uses set out in the registration section above. They also include providing information to third parties as necessary for prize fulfillment and other aspects of any contest or similar offerings. If we are going to use your personal information for any other purpose, we will notify you of that purpose and give you a chance to opt-out before responding to our survey, contest form or other request, or not to respond to or participate in the survey, contest or other request.

User Initiated Communication

Our website enables you to send e-mail to us or to third parties and to participate in public bulletin boards and discussion groups. Whenever you choose to initiate these kinds of communication with us, or anyone else, you may expect to be contacted in return.

Automatically Gathered Data

The information gathered automatically by our system—such as your computer's IP address, the kind of browser you're using, and a record of your navigation through our site—may be used by LIBOREdConference.com so we can understand how to make our sites convenient and useful to our

audience. In addition, we may share this information, in aggregate form, with our current and potential advertisers so they can know how to present their advertisements more effectively.

What choices do I have regarding the use of my information?

Reading this Privacy Policy should help you understand how any information you share with us might be used. If you feel concerned about any of these uses, you might elect not to participate in certain services, features or products that we offer. We will never collect personal information about you without your knowledge, so the decision whether or not to share this information is completely up to you.

How do I "opt out"?

You also have the ability to terminate e-mail newsletter correspondence from us at any time. You will either be given the chance to opt-out of direct mailings when you disclose your e-mail address to us or you can simply reply to our e-mail typing "Unsubscribe" in the subject line or e-mail the appropriate webmaster below with your request , and we will promptly remove your address from that e-mail service: info@lirealtor.com

If you feel concerned about the cookies that are sent between our computers and yours, you may, through your Web browser, either choose to reject them automatically, or have your computer prompt you before accepting them. Generally, this is done by selecting the appropriate cookies setting on your Web browser (usually found in "Internet Options" or "Preferences"). Please note, however, that some of our features and services depend on the use of cookies. Therefore, you will be unable to take advantage of those features if you choose not to accept cookies.

How is my information protected?

Whenever personal information about you is stored on our computers, that information is password-protected from unauthorized access or use. In addition, this information is kept only on servers that are located behind a firewall which makes their contents inaccessible to outside users.

Since your financial information is especially sensitive, we take special care to keep it secure. We will only transmit or ask for this information over secure Internet connections, using SSL (Secure Sockets Layer) encryption, the currently accepted standard for online security, and security keys. In addition, we require password authentication from any third parties you've authorized to receive this information. Finally, your credit card number and financial information are never stored on our servers. While this means you may have to enter this information more than once, we believe the added security is worth the extra effort.

Of course, we appreciate your help in safeguarding the integrity of your own and others' privacy. We hope you'll use common sense whenever you disclose personal information over the Internet. Just as importantly, we encourage you to let us know immediately if you suspect that the information you share with us is being used in any way contrary to this privacy policy. To contact us, please send an e-mail to: info@lirealtor.com

Scope of This Privacy Policy: Outside Links

This Privacy Policy only applies to sites owned and operated by LIBOREdConference.comLIBOREdConference.com. Our pages contain links to sites outside our control. Please be aware that these sites may collect information about you, and operate according to their own privacy practices that may differ from this Privacy Policy. Remember that once you're outside our website, any information you submit is outside of our control.

Contacting Us

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

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