

Privacy Policy

Updated and effective July 14th, 2024

Your privacy is very important to us. We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. Please read this privacy policy to learn more about the ways in which we use and protect your personal information.

Overview

The privacy practices of this statement apply to our services available under the domain and subdomains of hoaguru.com (the "Site"). By visiting this website, you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree, please do not use or access our Site.

This Privacy Policy describes the information, as part of the normal operation of our services, we collect from you and what may happen to that information. Although this policy may seem long, we have prepared a detailed policy because we believe you should know as much as possible about our practices so that you can make informed decisions.

By accepting the Privacy Policy and the Terms of Service in registration, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the policies of our Terms of Service. This Privacy Policy is effective upon acceptance in registration for new registering subscribers and is otherwise effective on July 14th, 2024.

1. A Special Note About Children

Children (persons under the age of 18) are not eligible to use the Site unsupervised, and we ask that children do not submit any personal information to us. If you are under the age of 18, you may only use this Site in conjunction with and under the supervision of your parents or guardians.

Our services are not intended for use by children under the age of 18, and we do not knowingly collect personal information from children under 18. If we become aware that we have collected personal information from a child under age 18 without verification of parental consent, we will take steps to remove that information from our servers. If you believe that we might have any information from or about a child under 18, please contact us.

2. Information We Collect

In general, you can browse the Site without telling us who you are or revealing any personal information about yourself. Once you give us your personal information, you are not anonymous to us. If you choose to use our services, we will require you to provide contact and identity information, billing information, mailing address, and other personal information required for the services of HOA Guru. We use your financial information, including credit card information, to

verify the accuracy of your name, address, and other information, as well as to bill you for your use of our services. You always have the option to not provide information by choosing not to use a particular service or feature.

We use data collection devices such as "cookies" on certain pages of the Site. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "cookie". Some cookies are necessary to maintain login authentication and data between page visits in our application.

If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Site, we may collect such information into a file specific to you.

3. Our Use of Your Information

We use your personal information to facilitate the services you request. We use your personal information in the file we maintain about you, and other information we obtain from your current and past activities on the Site to: resolve disputes; troubleshoot problems; send you important information and updates; help promote safe use of the Site; collect fees owed; detect and protect us against error, fraud, and other criminal activity; enforce our Terms of Service; add you to our newsletter list that you can always opt out of, and as otherwise described to you at the time of collection. At times, we may look across multiple users to identify problems or resolve disputes, and we may examine your personal information to identify users using multiple usernames or aliases. We may compare and review your personal information for errors, omissions, and for accuracy.

If you choose to be a subscriber to HOA Guru or open a credit account, or otherwise provide us with your financial information, we use your address and billing information to bill you and provide associated support.

You agree that we may use personal information about you to improve our marketing and promotional efforts, to analyze site usage, improve our content and product offerings, and services.

We will retain your personal information only for as long as necessary to fulfill the purposes for which it was collected, including without limitation for the purposes of satisfying any legal, accounting, or reporting requirements.

4. Our Disclosure of Your Information

As a matter of policy, we do not sell or rent any of your personal information to third parties for their marketing purposes without your explicit consent. However, the following describes some of the ways that your personal information may be disclosed in the normal scope of business to provide our services.

Advertisers. We aggregate (gather up data across all user accounts) personal information and disclose such information in a non-personally identifiable manner to advertisers and other third parties for their marketing and promotional purposes. However, in these situations, we do not disclose to these entities any information that could be used to identify you personally. Certain information, such as your name, email address, password, credit card number, and bank account number, are not disclosed to these third parties in a personally identifiable manner without your explicit consent.

Hoaguru.com Website. We may link from the hoaguru.com website to the login page of your HOA to show as an example. Visitors to the login page are not yet logged in, so this page is available to the public. We may send out notices to other HOA Guru users regarding suspicious activity or policy violations on the Site.

Other Corporate Entities. HOA Guru is a trade name for Vivitech Software, LLC. HOA Guru, its subsidiaries, its joint ventures, or any combination of such, will share some or all of your personal information with another business entity should we plan to, merge with, or be acquired by that business entity. Should such a combination occur, we will require that the new combined entity follow this privacy policy with respect to your personal information. If your personal information will be used contrary to this policy, you will receive prior notice as provided below.

Legal Requests. We cooperate with law enforcement inquiries, as well as other third parties, to enforce laws, such as intellectual property rights, fraud, and other rights. Therefore, in response to a verified request by law enforcement or other government officials relating to a criminal investigation or alleged illegal activity, we can (and you authorize us to) disclose your name, city, state, telephone number, email address, Site history, and fraud complaints without a subpoena. Without limiting the above, in an effort to respect your privacy and our ability to keep the Site free from fraud or other wrongdoings, we will not otherwise disclose your personal information to law enforcement or other government officials without a subpoena, court order, or substantially similar legal procedure, except when we believe in good faith that the disclosure of information is necessary to prevent imminent physical harm or financial loss, or report suspected illegal activity.

Due to the existing regulatory environment, we cannot ensure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this Privacy Policy. By way of example (without limiting the foregoing), we may be forced to disclose personal information to the government or third parties under certain circumstances, third parties may unlawfully intercept or access transmissions or private communications, or users may abuse or misuse your personal information that they collect from the Site. Therefore, although we use industry-standard practices to protect your privacy, we do not promise, and you should not expect, that your personal information or private communications will always remain private.

If you are accessing our services from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States. The data protection laws in the United States may differ from those of your country. By using our services, you

consent to your information being transferred to our facilities and to the facilities of those third parties with whom we share it as described in this Privacy Policy.

5. Your Use of Other Users' Information

HOA Guru subscribers have access to the email address and other contact, payment, and mailing addresses of their homeowners. Homeowners have access to the email address and other contact information of the HOA Guru subscriber (HOA manager).

By entering into our Terms of Service and/or using the Site, you agree that, with respect to other users' personal information that you obtain through the Site or through a Site-related communication or Site-facilitated transaction, you will only use such information for: (a) communications related to the website created using the Site, that are not unsolicited commercial messages, and (b) any other purpose to which a user expressly agrees. We do not tolerate spam. In all cases, you must give users an opportunity to remove themselves from unwanted communications. In addition, under no circumstances, except as defined in this Section, can you disclose personal information about another user to any third party without our consent and the consent of that user. You agree that other users may use your personal information to communicate with you in accordance with this Section. Note that law enforcement personnel and other rights holders are given different rights with respect to information they access.

6. Control of Your Password

You are responsible for all actions taken with your password, including fees charged to your account. Therefore, we do not recommend that you disclose your password to any third parties. If you choose to share your password or your personal information with third parties, you are responsible for all actions taken with your account and therefore you should review that third party's privacy policy. If you lose control of your password, you may lose substantial control over your personal information and may be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately inform us.

7. Other Information Collectors

Except as otherwise expressly included in this Privacy Policy, this document only addresses the use and disclosure of information we collect from you. To the extent that you disclose your information to other parties, whether they are HOA Guru subscribers or homeowners, customers, or site visitors on our Site or other sites throughout the Internet, different rules may apply to their use or disclosure of the information you disclose to them. Because we do not control the privacy policies of third parties, you are subject to the privacy policies of that third party. We encourage you to ask questions before you disclose your personal information to others.

8. Security

Your information is stored on our servers located in the United States. We employ many different security techniques to protect such data from unauthorized access by users inside and outside the company. However, "perfect security" does not exist on the Internet.

We have implemented measures to enhance the security of your personal information with access controls and security audits to prevent unauthorized access, use, or disclosure of your data. Despite these measures, no method of transmission over the Internet or method of electronic storage is 100% secure, and we cannot guarantee its absolute security.

9. Notice

We may amend this Privacy Policy at any time by posting the amended terms on the Site. All amended terms shall be effective immediately after they are initially posted on the Site.