



## MAGNIFI LLC COOKIES POLICY

**Last Update: September 7, 2020**

This Magnifi LLC (“Magnifi,” “we” or “our”) Cookies Policy (“Policy”) applies to your interaction with Magnifi and its affiliates. PLEASE CAREFULLY READ THIS POLICY IN CONJUNCTION WITH OUR [PRIVACY POLICY](#).

### **A. ABOUT “COOKIES ”**

Cookies are pieces of data stored on your device (“Cookies ”). Browser Cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server.

We use Cookies and information gathered through their use to make your experience with Magnifi and certain other websites (“Sites” or “Site”) richer and more personalized based on the products, services, or other interaction you have with us and other sites.

If you use multiple browsers or devices, information that we collect about you from one particular browser or device may be used to collect information on another browser or device. Information may also be transferred to a third-party information collection on our behalf. Please note that your choice to opt out on a particular browser or device will apply only to the collection and use of information from that particular browser or device. Opting out on a particular device will not opt you out of information collection on other devices, nor will it limit cross device sharing on those other devices. If you use different browsers on a device or multiple devices, for each browser and device you wish to opt out, please opt out each device and browser.

Industry standards are currently evolving, and we may not separately respond to or take any action with respect to a **“do not track”** configuration set in your internet browser.

Other parties that may collect information about your web browsing behavior when you use our Site are generally limited to service providers who may only use any information collected to provide services for us and not to provide services or advertising for any other party. However, please keep in mind we also provide certain widgets or tools on our sites that allow you to interact with third parties who provide these features, such as tools that allow web surfers to easily share information on another platform. At other times, information from a third-party may be embedded on our Site, such as a map. These widgets, tools, and informational items often function through the use of third-party Cookies utilized by the third-party site. As a result, these third parties may have access to information about your web browsing on the pages of our Site where these widgets, tools, or information are placed. You may wish to review information at third-party sites, where



you have an account, to determine how these third parties treat data that they obtain through the use of Cookies.

We also use Cookies for purposes such as gathering data about the use of our Site; monitoring online promotions; and anti-fraud and information security purposes.

## **B. YOUR CHOICES**

You may be able to set your browser to reject browser Cookies. However, if you choose to reject Cookies, you cannot access your accounts online. Therefore, if you set your browser options to disallow Cookies, you will limit the functionality we can provide when you visit our Site. The latest versions of internet browsers provide cookie management tools, such as the ability to delete or reject Cookies. We recommend that you refer to information supplied by browser providers for more specific information, including how to use these tools.

## **C. OTHER COOKIES**

Cookies is a term also used to describe other locally stored objects, such as Cookies stored in an Adobe folder on your device. These Cookies will not be deleted when you clear Cookies from your browser. We may use this technology for purposes such as information security and fraud prevention. We do not use this technology for online behavioral advertising purposes. Please refer to information provided by Adobe for information on how to disable and control Flash objects. If you choose those options, you may limit the functionality we can provide when you visit our Site.

## **D. ADDITIONAL TECHNOLOGIES**

We may also use additional technologies such as pixel tags, web beacons, and clear GIFs, and may permit our third-party service providers to use these technologies. We use these technologies for purposes such determining viewing and response rates, and determining which offers to present to you on our own or on third-party sites.

## **E. OTHER USES**

In addition to the uses described above, we use information for purposes as allowed by law including without limitation the following: servicing; communicating with you; improving our Site, products, or services; legal compliance; risk control; information security; anti-fraud purposes; personalizing the presentation of our products and services to you; tracking website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our sites; and using read-receipt notifications in our email communications.



**F. SHARING INFORMATION**

We may share information with service providers with whom we work, such as service providers and companies that help us service you better. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. As applicable, please see our privacy policy for more information on how we may share information with affiliates and third-parties.