

PRIVACY POLICY

Thank you for visiting Minnesota Employee Resource Services Company (“**MERSC**”). MERSC is committed to protecting the information that you share with us. This Privacy Policy describes the types of information MERSC collects from you and how we collect, use, share and secure information.

References in this policy to “**we**,” “**us**” or “**our**” are references to MERSC and references to “**you**” or “**your**” are references to you, a natural person, from whom we are collecting personal information.

Our Sites are offered and available to users in the United States who are of legal age where they live. Our Sites are **not** intended for minors. We do not knowingly collect any personal information from children under the age of 13 or knowingly track the use of our Sites by minors.

What Information Do We Collect And Process?

We collect two types of information about and from you, as described in this Privacy Policy. Generally speaking, information that identifies you individually is referred to as “**Personal Information**,” and information that doesn’t identify you individually but is generated as a result of your activity or use of our Sites is referred to as “**Usage Information**.” Personal Information and Usage Information together are referred to as “**Information**.”

How Does This Privacy Policy Apply?

This Privacy Policy describes privacy practices with respect to Information collected by us and applies to our website at www.merisc.com, our mobile and desktop applications, our social media sites, and other online contacts and communications between you and us (collectively, our “**Sites**”). Our Privacy Policy may be supplemented with additional privacy notices in certain pages or areas of our Sites which are also part of our Privacy Policy.

By providing your Information to us, you consent to the collection and use of your Information as specified in this Privacy Policy. This Privacy Policy doesn’t apply to any other websites, applications or services maintained or operated by other third parties such as our third party service providers or to third party sites which may be linked to our Sites. We are not responsible for the privacy practices or the content of these other websites. Please read the privacy policies of the other websites or mobile applications to learn how such third parties collect, use, share, and secure information about you.

Will this Privacy Policy Change?

We reserve the right, at our discretion, to change, modify, add or remove portions of our Privacy Policy at any time. All changes are effective when we post the updated Privacy Policy. The date at the end of this Privacy Policy indicates the date this Privacy Policy was last updated. Your use of any of our Sites following the posting of such changes means that you accept and agree to the changes for all previously collected Information and Information collected from you in the future. Please refer to this policy regularly.

When Is Personal Information Collected?

Generally, we collect and process only Information you voluntarily provide to us other than Usage Information (like your Internet Protocol (“IP”) address) which is collected automatically as discussed below under the caption “**What Usage Information is Collected?**” For some areas of our Sites, however, we may require you to provide Personal Information. If you choose not to provide us with the Personal Information that we legitimately require to provide our Sites, we may be unable to provide you with the information or services you have requested.

Our Sites ask for Personal Information when you engage in certain activities such as the following:

- Sign up to receive our newsletters, email updates or other marketing communications;
- Send an email to us with a request for information;
- Respond to our inquiry for information to help us answer your information request;
- Submit comments, reviews, feedback, testimonials, or submit, upload or send to us other user-generated content through our Sites;
- Connect or interact with us through our social media pages we maintain (e.g., Facebook, Twitter, LinkedIn, etc.);
- Request customer support or use a chat function;
- Submit or request career / employment information; and/or
- Otherwise submit personal information to us through our Sites.

We may receive additional Personal Information about you, such as demographic information, from third parties, such as public databases, social media platforms, and other third party service providers or partners that we may use to supplement the information that we collect directly from you.

What Personal Information Is Collected?

The Personal Information we collect may include:

- Your contact information including your first and last name, e-mail address and mailing address;
- Your telephone or mobile number;
- Contact information, such as the name, e-mail address, mailing address or phone number, for third parties that you provide to us;
- Any picture, image, photo, audio or video file of you or other similar material containing your or another person's image, likeness or voice you may submit to us through the Sites;
- Information when you report a problem; and/or
- Other relevant data which may be deemed Personal Information under applicable law.

We may use third party service providers to collect this information.

If you submit any Personal Information relating to another person, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Policy.

Please know that you can opt-out of providing Personal Information by not entering it when asked. If Personal Information is required in order to allow us to provide our services or respond to your inquiry, we generally will send a notice advising you of this. If you do not provide us with some or all of the requested information, we may not be able to provide the services or requested information. We will send such communications in accordance with applicable law.

What Usage Information Is Collected?

We define "Usage Information" as any information or data about or from you that does not reveal your specific identity such as your name, home or email address, social security number or financial information. Usage Information is generally data and information automatically collected about your equipment, browsing actions, patterns and activity as you interact with our Sites, including but not limited to the following types of information:

- Browser and device information, such as your Internet Protocol ("IP") address, type of device you are using, its operating system and browser;

- Information about your browsing activities (pages you visit, features you use, emails and ads that you view, etc.) collected through automated technologies such as cookies, tracking pixels, and other automatic technologies we or our service providers may use;
- Physical location of your device;
- Mobile application usage information from the use of any mobile app we may provide; and
- Aggregated de-identified data that is non-personal, statistical information.

We may use third party service providers to collect this information.

How Is Usage Information Collected and Used?

We, and our service providers (which are third party companies that work on our behalf to provide and enhance our Sites) automatically collect Usage Information about your device and how you interact with our Sites in a number of ways including but not limited to the following:

- **Through server log files and your IP Address.** In the process of administering our Sites, we maintain and track usage through web server logs. These logs provide information such as what type of browsers are accessing our Sites, what pages receive high traffic and the times of day our servers experience heavy traffic or high loads. When you access our Sites, our server logs automatically record certain activity and information from the device that you are using such as your IP Address. Your IP address is a number that is automatically assigned to your computer by your internet service provider and may be identified and logged automatically in our server logs whenever a user of that device accesses our Sites, along with the time of the visit and the pages visited. We use IP addresses to administer our Sites, track users' movements, determine use levels, analyze trends, diagnose server problems and gather broad demographic information for aggregate use. This helps us to improve the content and navigation features of our Sites, identify future features or functions to develop for the Sites and to provide better service or a better user experience.
- **Through your browser or device.** When you access our online Sites, certain information is collected by the browser you are using or automatically through the device you are using including your Media Access Control (MAC) address which is a hardware address unique to the network card installed on your device and other unique device identifiers, such as the type of device you are using, its operating system, and the browser the device is using.
- **By using cookies.** We use "cookies" on our Sites to help us better serve you each time you return. A cookie is a small text file that a website or email may send to your browser and which is generally stored by your computer or device. Using cookies allows us to collect information about how many people have visited our Sites, the time spent on our Sites, what web pages were viewed, other usage or traffic data. We use this information to better serve all of our online visitors and improve the content and design of our Sites. The cookies we and our service providers use serve the following purposes:
 - Essential website cookies: These cookies are strictly necessary to provide you with services available through our Sites and to use some of its features, such as access to secure areas and our shopping cart.
 - Performance and functionality cookies: These cookies are used to enhance the performance and functionality of our Sites but are non-essential. However, without these cookies, certain functionality may become unavailable.
 - Analytics and customization cookies: These cookies collect information that is used either in aggregate form to help us understand how our Sites are being used or how

effective our marketing campaigns are, or to help us deliver you a more customized shopping experience.

- **Advertising cookies:** These cookies are used to make advertising messages more relevant to you. They perform functions like preventing the same ad from continuously reappearing, ensuring that ads are properly displayed, and in some cases selecting advertisements that are based on your interests.
- **Social networking cookies:** These cookies are used to enable you to share pages and content that you find interesting on our Sites through third party social networking and other websites. These cookies may also be used for advertising purposes too.

Controlling Cookies. Your browser may give you the ability to block or otherwise control cookies. How you do so, however, depends on your browser and the type of cookie. Certain browsers can be set to reject all browser cookies (but not essential cookies). If you configure your computer to block all cookies or choose when requested to not accept any cookies, you may not be able to access all or certain parts or functions of our Sites. If you block or delete cookies, not all of the tracking that we have described in this policy will stop. If you continue without changing your settings, we will assume that you are happy to receive all cookies used. You can change your cookie settings at any time. For more information about cookies, including how to set your internet browser to reject cookies please go to www.allaboutcookies.org, visit www.consumer.ftc.gov/articles/0042-online-tracking or go to the help menu within the internet browser on your device.

- **By using tracking pixels (web beacons).** Cookies are not the only way to recognize or track visitors to a website. Tracking pixels are also sometimes referred to as web beacons or clear Gifs and may be used on our Sites, in emails or other electronic communications we send or have sent for us by our service providers. Tracking pixels are similar in function to cookies in that they are used to track online movements. In contrast to cookies, which are stored on your computer hard drive, tracking pixels and web beacons are tiny graphics with unique identifiers embedded invisibly on web pages, emails or other electronic communications. We may use these for example to let us know which emails have been opened by recipients or if any web links contained in an electronic communication have been opened. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing efforts. We may tie the information gathered by web beacons in emails to our customers' personal information.

Controlling web beacons. In some cases, tracking pixels can generally be disabled by setting your browser to be in text mode only. There are also browser add-ons and extensions that specifically block web beacons. If you object to web beacons in emails, we recommend that you follow the instructions for disabling cookies above. We will still know how many of our emails are opened and we will automatically receive your IP address or other unique device identifier; but we will not identify you as an individual.

- **By using analytics providers.** We use Google Analytics to provide third party web analytics services on our Sites to collect and store non-individually identifiable information about visitors to our Sites and in the future may use others. The information collected by various tracking technologies described above including cookies, tracking pixels/web beacons and flash-cookies may be used by these third party service providers to evaluate your usages of the Sites, including the website from which you arrive, analyzing usage trends of our Sites, and report on activities and trends. This is generally done in the aggregate to capture usage and volume statistics and through statistical reports. We do not gain access to this data. We are provided with statistical and analytics only.

Controlling Google Analytics. To prevent Google Analytics from collecting data generated by your use of the Sites (including your IP address for analytics), you may install the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout>.

- **Through location information.** We may collect and process the physical location of your device from which our Sites are accessed through cell phone towers, satellites or Wi-Fi signals when you enable location-based services through your device. We may use this information to provide you with personalized location-based services, advertising or content based on that location. You may be permitted to allow or deny such collection and/or uses of your device's location, but, if you deny such collection and/or use, we may not be able to provide you with the applicable personalized services and content.
- **When you use our App.** When we offer a mobile application and you download it, we may track and collect your mobile application usage data, such as the date and time your device accesses our servers, what features or functionality of the app you use, the unique identifier for your mobile device, and what information and files have been downloaded/uploaded to the app.
- **Through the use of metadata and other advertising activities online.** We may advertise in a number of ways, including in our emails to you (as described above) and through third party services we engage such as through our managed social media presences or third party ad-server providers (e.g., Google Ads). Certain information about your use of our Sites and these third party services may be collected by us or the provider of the third party services using the tracking technologies described above across time and across websites or services. The information collected may include information about your online activities such as IP addresses, pages viewed and visited, search engine referrals, and browsing activities across time and across other websites and is used by us and them for purposes such as to associate different devices you use, deliver relevant ads and/or other content to you on our Sites and certain of third party services, and to understand how our advertising campaigns are performing.

For further information on the tracking technologies used by third party services we may use, please see the sections below captioned "**Third Parties**" and in particular "**Third Party Services**," "**Use of Interest-Based Advertising**" and "**Controlling and Opt-out of Interest-Based Ads**".

Why Do We Collect and Use Usage Information?

In addition to the above usages, the Usage Information we collect is used to help us improve our Sites to deliver a better and more personalized service, including by enabling us to:

- Help our Sites function correctly;
- Better understand the needs of our customers and users;
- Identify new visitors to our Sites;
- Discover audience and usage patterns for our Sites and other analytics;
- Monitor and analyze the effectiveness of our advertisements and marketing

- Store information about your preferences, so we can customize our Sites according to your individual interests and enhance your user experience;
- Determine whether you might be interested in new products or services;
- Speed up your searches;
- Recognize you when you return to our Sites.
- Perform analytics; and
- Assist with security and administrative functions.

How Do We Use Your Information?

We may use Personal Information and Usage Information we collect about you or that you provide to us to:

- Present the Sites and its contents to you;
- Provide you with information that you request from us;
- Fulfill requests for products, services or information;
- Carry out our obligations arising from any contracts entered into between you and us, including for the sale of our products or services;
- For marketing purposes in accordance with applicable law;
- Provide notices about your account;
- Notify you about technical information, updates, security alerts and changes to our Sites, our policies or the products and services we offer or provide to you;
- Customize the advertising and content you see;
- Help us better understand your interests and needs, and improve our Sites;
- Synthesize and derive insights from your use of the Sites;
- Fulfill our business purposes including data analysis to develop improved Sites, products and services and to expand our business activities;
- Protect our Sites and our users through audits, fraud monitoring, prevention;
- Share the Information as described below; and/or
- For any other purpose with your consent, or if lawful, without your consent.

Aggregate/De-Identified Data. We may aggregate and/or de-identify information collected through our Sites so that such information can no longer be linked to you or your device (“**Aggregate/De-Identified Information**”). We may use Aggregate/De-Identified Information for any purpose, including without limitation for research and marketing purposes, and may also share such data with any third parties, including advertisers, promotional partners, sponsors, event promoters, and/or others. By using our Site and Sites, you consent to such use.

How Do We Disclose and Share Your Information?

We may disclose or share your Information that we collect or you provide as follows:

- To any of our affiliates in furtherance of our business;
- To contractors and service providers that we use to support our business and the Sites, such as sending our marketing communications, processing payments, facilitating financing programs we offer, delivering packages, fulfilling information requests and orders, conducting research, marketing and analytics, and hosting our Site;
- To providers of third party services for the purposes of facilitating your requests (such as when you choose to share information with a social network about your activities on the Sites) and in connection with tailoring advertisements, measuring and improving our Sites and advertising effectiveness, and enabling other enhancements;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Information held by us about the users of our Sites is among the assets transferred;

- To fulfill the purpose for which you provide it;
- For any other purpose with your consent, or if lawful, without your consent;
- To comply with any court order, law, or legal process, including responding to any government or regulatory request; and/or
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of us, our customers, or others.

We do **not** share your Personal Information with unaffiliated third parties for their own direct marketing purposes. We do share your Personal Information with other members and vendors who provide discounts to our members. Whatever the purpose may be – whether we share with service providers or other external entities, including other members – these parties only receive your information if such information is needed to perform their function(s), and they are not authorized to use such information for any other purpose(s) other than the purpose(s) set forth by us. We only provide these parties with the minimum amount of information necessary to complete the requested service, product or transaction.

We may also use what we know about you to offer you other products and services. We may combine your online information with information collected from offline or online sources, or information we already have.

We may disclose Aggregate/De-Identified Information about our users and information that does not identify any person or entity.

Third Parties

Links to Third Party Sites

Our Sites may provide links to other third party websites, locations, platforms, and sites operated and owned by third parties (“**Third Party Sites**”) which are outside our control and not covered by this Privacy Policy. We encourage you to review the privacy policies posted on these Third Party Sites. These Third Party Sites may use tracking technologies (like the cookies and pixels/web beacons described in Usage Information above) to independently collect information about you and may solicit information from you. The information collected by these third parties whether through our Sites or the Third Party Site remain subject to their own policies and practices, including what information they collect, how they use it, and how they share it (including with us) and your rights and choices regarding your information on the Third Party Site. Please read the privacy policies of these Third Party Sites.

Use of Third Party Services

Our Sites may allow you to connect our Sites to a Third Party Site or we may offer our Sites through a Third Party Site (“**Third Party Services**”). If you use a Third Party Service, both we and the applicable Third Party Service may have access to and use information associated with your use of such Third Party Service. You consent to us receiving information and data regarding you and your use of any Third Party Services and such data we receive from any Third Party Services is governed by this Privacy Policy. The information collected by any Third Party Services from or about you is governed by such Third Party Service’s privacy policy, including what information they collect, how they use it, and how they share it (including with us) and your rights and choices regarding your information on such Third Party Service. Please read the privacy policy of these Third Party Services. Some examples of Third Party Services we include the following:

- **Liking and Sharing.** We may embed a pixel on our Sites that allows you to “like” or “share” information or content on our Sites through a Third Party Service, including social networks such as Facebook. If you choose to engage with such Third Party Service through our Sites, we may collect any information you have authorized the Third Party Service to share with us (such as your user ID, billing information, public profile information, e-mail address, and other account

and profile data). Likewise, if you choose to engage with such Third Party Service through our Sites or visit our Sites while logged in to that Third Party Service on your device, the Third Party Service may receive information about your activities on our Sites and be able to associate that information with information that Third Party Service already has about you.

- **Brand Pages.** We may offer our content on social networks such as Facebook, Twitter and LinkedIn. Any information you provide to us when you engage with our content (such as through our brand pages) is treated in accordance with this Privacy Policy. Also, if you publicly reference our Sites on a Third Party Service, we may use your reference on or in connection with our Sites.

Use of Third Party Analytics

As stated previously, our Sites contain tracking technologies owned and operated by third parties who provide site usage analytics to us. For example, we use tracking technologies from third party analytics providers, such as Google Analytics, to help us analyze usage of the Sites and compile statistic reports on the activity of the Sites. To prevent Google Analytics from collecting data generated by your use of the Sites (including your IP address for analytics), you may install the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout>.

How Can You Change or Correct Your Account Information?

You can review and change your Personal Information in your account by logging into your account on our website. You may also send us an email as set forth below under the caption “**How to Contact Us?**” to request access to, change, correct, or delete information that you have provided to us. In some instances, we may not be able to delete information except by also deleting your user account, and in such instances, we will delete your user account. Deleting your user account may result in the loss of other information that you have not requested to be deleted, and you assume the risk of such loss. We in our discretion may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Is Information Secure and How long is it Retained?

The security, integrity and confidentiality of your Personal Information is important to us. We have implemented reasonable technical, administrative and physical security measures that are designed to protect Personal Information from unauthorized access, disclosure, use and modification. Please be aware though that, despite our efforts, no internet security measures are perfect or impenetrable. We will retain your Personal Information for the length of time needed to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by law.

Where we have given you or you have created a password for access to our Sites, you are responsible for keeping the password confidential. Please do not share your password.

How are Do Not Track Signals Handled?

Some browsers have incorporated a Do Not Track (DNT) feature. These features, when turned on, send a signal that you prefer that the website you are visiting not collect and use data regarding your online searching and browsing activities. As there is not yet a common understanding on how to interpret the DNT signal, we currently do not respond to DNT signals on our Site.

Is Information from Children Under 13 Collected?

We do not knowingly collect personal information from children under 13. If you are under 13, do not provide any information about yourself. If we learn we have collected or received personal information

from a child under 13, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us as set forth below under the caption “**How To Contact Us?**”

What Are California Residents Additional Privacy Rights?

Under California’s Shine the Light Law (Civil Code 1798), California residents with an established business relationship with us can request and obtain from us annually information about their personal information we share with third parties for the third parties’ direct marketing purposes. To obtain this information, please make a request by sending us an email as set forth below under the caption “**How to Contact Us?**” We will respond and provide the information as required by the Shine the Light Law by reply email.

Any California resident under the age of eighteen (18) who is a registered user of our Sites and posted content or information on a Site, can request that such information be removed from the Sites by sending us an email as set forth below under the caption “**How to Contact Us?**” Requests must state that the user personally posted such content or information and detail where the content or information is posted. Note that fulfillment of the request may not ensure complete or comprehensive removal (e.g., if the content or information has been reposted by another user). We will use reasonable good faith efforts to remove the post from public view.

How To Contact Us?

We are always happy to hear from you and please feel free to contact us. If you wish to update your personal information, have any questions, have a complaint, or wish to send us comments about this Privacy Policy or exercise any rights, e-mail us at merscinfo@gmail.com or call us at the phone number on any of our Sites. We use reasonable efforts to respond to you as soon as possible or as otherwise required by applicable law.

Effective Date: April 1, 2019