

# The TD Bank, N.A. Virtual Stock Market Simulation Privacy Policy

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This website is operated by Stock-Trak on behalf of TD Bank, N.A. and its Virtual Stock Market Simulation game. TD Bank, N.A. has licensed use of this game and will utilize the site for educational purposes. Stock-Trak recognizes and respects the privacy expectations of participants in its simulations. This Privacy Statement explains how we collect, use and protect your personally identifying information ("Personal Information") and under what circumstances it may be disclosed. This Privacy Statement is incorporated into our Participant Agreement. All capitalized terms not defined herein are defined in that Agreement. We reserve the right to change this Privacy Statement from time to time, consistent with applicable privacy and other laws. Unless prohibited by applicable law, any such change of the privacy policy will apply thirty (30) days from date of posting on our site, unless you object ("opt-out") as provided below before that date. Your continued use of this site following such changes signifies your acceptance of those changes.

## The Information We Collect and How We Collect It

1. Stock-Trak collects Personal Information from registered participants. As a condition of registration, participants provide their name, and e-mail address. Stock-Trak may also collect additional information from participants and other visitors to the site through cookies or web beacons as detailed below.
2. TD Bank, N.A. is the sole owner of the information collected through our site. Stock-Trak will not sell, share or rent this information to others only in ways that are disclosed in this privacy statement or with your express consent.

## Purpose of the Information

Stock-Trak collects Personal Information from our participants, such as their name and e-mail address, to facilitate our simulations' plays. Personal Information allows us to keep track of our individual participants' performance and results. The information further allows us to contact participants to announce simulation updates, new simulations or any other information about Stock-Trak that may be of interest to a participant.

## To Whom We Disclose the Information

Stock-Trak will only disclose your Personal Information to TD Bank, N.A., its affiliates and contractors in select circumstances as detailed in the following paragraph of this Privacy Statement. First, as noted in the Agreement, we may disclose your Personal Information to contractors or service providers who may provide services or perform functions on our behalf, such as an information technology service provider. Those contractors and service providers are permitted to use your Personal Information only for the purpose for which it has been provided and may not disclose it to any other third party except at our express direction and consistently with this Privacy Statement.

Finally, we may share your Personal Information, as permitted, where compelled by law.

### **Other Information Collected Through the Site**

Stock-Trak also collects other information through its site for personalization purposes to make it more interesting for you. Our site uses cookies, which are pieces of information that a website sends to your computer while you are viewing our site. While a cookie assigns a random, unique number to your computer, it does not contain information that would personally identify you even though we can associate the cookie with any personally identifying information that you provide us while visiting our site. This cookie is exclusive to Stock-Trak and we do not provide access to the cookie to any third party. While most browsers allow you to refuse cookies, this act will limit system performance and may even cause certain site features to malfunction or not to work. For more information, please consult your browser's "help" button.

Our site also uses "web beacons." Web beacons are small pieces of data that are embedded in images on website pages. Web beacons allow us to analyze our site's traffic patterns, such as the frequency with which our users visit various parts of the site. The beacons' use may involve the transmission of information either directly to us or to another party authorized by us to collect information on our behalf. Web beacons may also be in HTML e-mails we send our participants and used to determine whether the participants have opened those e-mails or clicked on their links. Web beacons' information may be collected in a form that is personally identifiable.

If you're a registered member of The TD Bank, N.A. Virtual Stock Market Simulation we may use your e-mail address to send you e-mail notifications containing selected stories, market information and other information deemed appropriate by TD Bank, N.A.

### **Opting Out of Changes To This Privacy Statement**

From time to time, we may amend this Privacy Statement. Should any amendments create additional ways in which we may collect or disclose your Personal Information, you may opt out of those amendments by e-mailing us within 30 days of the posting of the revised Privacy Statement on the site. We will always identify the date this Privacy Statement was last revised at the top of the statement. It is your responsibility to monitor the statement periodically to determine whether there have been changes. Opting out of an amendment to this Privacy Statement may subject you to termination of your registration and participation in any ongoing or future simulations at our sole election and upon notice to you.

### **Corrections**

To correct Personal Information you have submitted or if you have any questions about this Privacy Statement, contact: Customer Service at [help-desk@stocktrak.com](mailto:help-desk@stocktrak.com)