

FTI Groups, Inc. Privacy and Policy Statement

Our Privacy Policy is designed to assist you in understanding how we collect and use the personal information you provide to us and to assist you in making informed decisions when using our websites, products, and services. At FTI Groups, Inc., we respect your privacy and are committed to protecting the information you share with us.

This privacy notice applies solely to information collected by FTI Groups, Inc. and not by any other company or organization that FTI Groups, Inc. is associated with. It will notify you of the following:

1. What personally identifiable information is collected from you, how it is used, and with whom it may be shared.
2. What choices are available to you regarding the use of your data.
3. The security procedures in place to protect the misuse of your information.
4. How you can correct any inaccuracies in the information.

The goal of FTI Groups, Inc. in collecting and using your information is to enhance your product and service experience with us such as for the following purposes:

- providing a powerful search network to provide call volume to the businesses of our members through tools that allow the public and others to locate the correct service provider(s) to meet their needs;
- providing you with general marketing, product, service and business partner information and offers;
- providing you and other members with statistical information based on averages from aggregate data collected in areas such as rates, payment time frames, fleet sizes, normal policies and procedures, business practices and more;
- establishing and maintaining commercial relationships with partners, customers, suppliers and other third parties, including to assist you in these relationships as it relates to ordering, billing dispute resolution, account administration and other needs you may have with your accounts with our Supplier Partners.
- conducting market analysis and research;
- maintaining the accuracy of our records to respond to your inquiries and provide you with customer service communications and otherwise manage our relationship with you;
- satisfying other reasonable, legitimate business interests; and
- for any other purpose to which you consent.
- FTI Groups, Inc. may also disclose aggregated information that does not allow you or your company to be specifically identified to third parties.

Membership and the availability of benefits begin the day your membership is processed by FTI Groups, Inc.

Websites:

When you login to our websites, our computer automatically gathers certain information about your computer. For example, we note what web browser you use and what operating system you use. We use this information to adjust our website so it works right for more people.

We use "cookies" on our websites. A cookie is a piece of data stored on a site visitor's hard drive to help us improve your access to our site and identify repeat visitors to our site. Cookies enable us to track and target the interests of our users to enhance the experience on our site. Usage of a cookie is in no way linked to any personally identifiable information on our site. If you don't want this to happen, you can set your web browser to tell you whenever our computer (or anyone else's computer) starts to do this, and you can say no.

Our websites contain links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our websites and to read the privacy statements of any other site that collects personally identifiable information.

No Warranties

Our websites are provided "as is" without any representations or warranties, express or implied. FTI Groups, Inc. makes no representations or warranties in relation to this website or the information and materials provided on this website.

Without prejudice to the generality of the foregoing paragraph, FTI Groups, Inc. does not warrant that:

- this website will be constantly available, or available at all; or
- the information on this website is complete, true or accurate.

Nothing on this website constitutes, or is meant to constitute, advice of any kind. If you require advice in relation to any legal, financial or medical matter you should consult an appropriate professional.

Limitations of Liability

The material presented on this website cannot be guaranteed as to accuracy and timeliness. Those relying on information presented on this site do so at their own risk and FTI Groups, Inc. shall not be liable for either the accuracy of the information nor any actions taken based on the information. All information on this website is provided "as is" without warranty of any kind, either express or implied.

FTI Groups, Inc. will not be liable to you (whether under the law of contract, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website:

- for any direct, indirect, special or consequential loss; or

- for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data.

These limitations of liability apply even if FTI Groups, Inc. has been expressly advised of the potential loss.

Exceptions

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit.

Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable.

If you do not think they are reasonable, you must not use this website.

Other Parties

You accept that FTI Groups, Inc. has an interest in limiting the personal liability of its officers, employees and affiliated/related companies. You agree that you will not bring any claim personally against FTI Groups, Inc.'s officers, employees or affiliated or related companies in respect of any losses you suffer in connection with the website.

Without prejudice to the foregoing paragraph, you agree that the limitations of warranties and liability set out in this website disclaimer will protect FTI Groups, Inc.'s officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as FTI Groups, Inc..

Unenforceable Provisions

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

By using our websites or submitting personal information to FTI Groups, Inc. you agree that we may collect, use, and disclose such information in accordance with this privacy policy. You also consent to FTI Groups, Inc. having the right to collect, use, and disclose any information acquired, whether through our websites or other FTI Groups, Inc. services which are not in a specifically identifiable form, including aggregated information. You may refuse or withdraw your consent to use some of the provided information at any time by contacting FTI Groups, Inc. If you refuse or withdraw your consent, we may not be able to continue to provide you with certain valuable services or information.

Membership Information:

By accepting membership in FTI Groups, Inc. and providing data to our company, you agree that in certain circumstances your information may be collected, used, or disclosed without your knowledge and/or consent for journalistic, artistic, or literary purposes if its use is confined to those purposes. These uses of your data will not allow your company to be specifically identified by third parties.

In the course of joining our group or purchasing something, you may provide us with basic contact information. We may use this information to inform you about goods and services that we or our business associates offer. We do not sell this information to anyone. Each time we contact you, instructions on how to opt-out of the communication will be provided.

We may disclose information about our members to the FTI Groups, Inc. Supplier Partner network of companies in order to provide you with better service and information about products that may interest you. We may also disclose information about our members to third parties for certain purposes such as servicing customer relationships, fraud and risk management, and responding to transaction requests. We may make disclosures to other non-affiliated third parties as permitted by law.

You may have also provided us with information about your business. For example, you may have told us how many employees you have or your rates for a specific type of product or service. We use this information so that we and our business associates can make programs better suited to serve businesses like yours.

Under federal law, customer accounts with phone companies, including wireless carriers, have the right to confidentiality of account information including Customer Proprietary Network Information (CPNI), being held by the phone company. As a member of FTI Groups, Inc. you authorize us to be a party to your account information on accounts registered for our discount programs. This allows us to assist you with order placement, account troubleshooting, billing dispute inquires, rate plan optimization, etc. FTI Groups, Inc. will not sell or divulge this information to any outside or unrelated party except where directly needed to service your accounts as requested. No changes will be made to your accounts without your authorization. If you do not want us to use your CPNI for these offered services, you may opt-out online by updating your member profile or by sending a written request to our offices.

Members are presumed to have opted in to receiving commercial messages from us. By joining our program or taking advantage or any of the benefits associated with membership, you represent that you understand and confirm, on behalf of yourself and your company or companies, that you are authorized to and hereby consent for the company to receive communications via telephone, fax, regular mail, or email sent by or on behalf of FTI Groups, Inc. or its subsidiaries, affiliates or partners, including our Supplier Partners who may contact you or your business with opportunities or other information. If you want to opt-out of receiving these messages, the instructions for opting-out are generally found on the message. You can always opt-out of receiving e-mails or fax communications from FTI Groups, Inc. or opt-out of telephone communication from our Supplier Partners when such contact is initiated by FTI Groups, Inc. in conjunction with a Supplier Partner. These opt-outs can be performed by updating your profile through our website.

Security Procedures in Place to Protect your Personal Information:

FTI Groups, Inc. is committed to protecting your company information in compliance with this policy and applicable laws. To help protect the confidentiality of your company information, FTI Groups, Inc. employs administrative and technical security measures appropriate to the sensitivity of your company information. For example, we operate secure data networks protected by industry standard firewall and encryption systems. In terms of communicating company information, you should note that there is no method of transmitting or storing data that is completely secure. While the physical characteristics of each are different, mail, telephone calls, faxes and transmissions over the Internet are all susceptible to possible loss, misrouting, interception, and misuse of the information being communicated or transmitted. Moreover, where you use member numbers, passwords, PINs or other special access features on our website or in connection with FTI Groups, Inc. services, it is your responsibility to safeguard them.

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your non-public information.

You also agree that if the ownership of all or substantially all of FTI Groups, Inc. business or individual business units owned by FTI Groups, Inc. were to change, your user information may be transferred to the new owner so our service can continue operations. In any such transfer of information, your user information would remain subject to the terms of this policy statement.

We reserve the right to amend, change, modify, or supplement this policy statement at any time. Such changes will apply to company information collected from the date of posting of the revised policy as well as to existing information held by FTI Groups, Inc. If we make material amendments, changes, modifications, or supplements to this policy statement, we will provide our current members with a revised notice evidencing such action. The policy statement and updates will be posted in the member area of our website and we encourage you to review the policy statement each time you visit the site. We will send you an annual notice of this policy statement if, and to the extent, required by applicable law or regulation.

FTI Groups, Inc. is committed to continuous improvement and values your input. If you have any questions, comments or concerns about this policy, or wish to update or correct your company information that we may have, you may contact FTI Groups, Inc. at:

FTI Groups, Inc.
P. O. Box 2349
Keller, TX 76244
e-mail: info@ftigroups.com
www.ftigroups.com