

GrantNexus Privacy Policy

Updated May 5, 2020

Your privacy is very important to us. Accordingly, we have developed this Policy in order for you to understand how we collect, use, communicate and disclose and make use of personal information. GrantNexus collects a variety of information in order to provide the highest quality service to our users. We want you to understand what information we gather from or about you, how we use it and the safeguards we have in place to protect it. This Privacy Policy applies to GrantNexus and all other GrantNexus websites and applications that link to this Privacy Policy (the “Services”).

By accessing, using or submitting information to the Services, you agree to this Privacy Policy and our Terms of Use and all of its dispute resolution provisions, including arbitration, limitation on damages and choice of law.

Please read this Privacy Policy and the Terms of Use carefully to understand our policies and practices regarding your personal information and how we will treat it.

What We Collect

Depending which of the Services you are visiting or using, we may collect various types of information from and about you, including information that can personally identify you. This information may include, but is not limited to your first name; last name; telephone number; email address; postal address/zip code; gender; age; demographic information; geolocation information; education information, including graduation date and interests; graduation date; employment status; your comments/messages/replies submitted through the Site; and information about any transaction you conduct or submit to on or through the Services or other

information that would allow online or offline contact with you as an individual (collectively, “Personal Information”).

We may also collect information that you provide to us about other people, including, but not limited to, their names, telephone numbers, mobile numbers, and email addresses for purposes of fulfilling the purposes for which you provide such information.

We also collect Usage Information (as defined below).

We may collect information from or about you in the following ways:

Information Provided by You. We collect information provided by you when you (1) inquire about or obtain our services or products; (2) communicate with us or request information about or from us, whether via email or other means; (3) fill out forms or fields on the Services; (4) register as a user or sign-up for any of our newsletters, materials or services through the Services; (5) enter into online transactions; (6) create profiles; (7) provide feedback or participate in online surveys or questionnaires; (8) input information into our interactive programming features; (9) participate in any of our marketing initiatives, including contests, scholarship offers, events, or promotions; (10) post to the Services or provide user-generated content or submissions to us; (11) open and/or click on email communications including advertisements and newsletters; and (12) request to unsubscribe from receiving email advertisements, newsletters, or other communications from us (“User Contributions”).

Information from Other Sources. We may collect information about you from other services that we may provide, our affiliates, third party advertising companies and networks and data analytics providers, or public sources (such as from public forums, social networks, and blogs), and other users of the Services.

Automatic Information Collection. We and our service providers use automatic data collection technologies to collect and store Usage Information (as defined below). We also may allow third party advertising companies and networks to use automatic data collection technologies to collect Usage Information for purposes of providing interest based ads. See the Automatic Information Collection Technologies and Usage Information and the Third Party Advertisers and Interest-Based Ads sections for more information.

How We Use the Information That We Collect

In order to provide you with the best user experience, we may use Personal Information and Usage Information, to:

- Provide you with the ability to access and use the Site and Services;
- Provide products and services requested by you;
- Provide customer support, including responding to your requests and questions and troubleshooting and resolving problems or complaints;
- Verify the information you provide to us;
- Communicate with you;
- Confirm your identity and eligibility to use the Services;
- Establish and manage your account;
- Perform research and analysis to develop and improve the Services and other products and services that we may offer;
- Understand and anticipate your use of or interest in, our products, Services, and content, and the products, services, and content offered by others;
- Develop and display products, services, and content tailored to your interests on the Services and other online properties;
- Measure the overall effectiveness of our online advertising, content, and programming, and other activities;

- Offer you personalized information and products, services, promotions, contests, or scholarships of ours, our affiliates, or our third party business partners that may be of interest to you;
- Unsubscribe you from receiving email advertisements, newsletters, or other communications from us;
- Manage our business and operations;
- Protect the security and integrity of the Services;
- Carry out our obligations and enforce our rights arising from this Privacy Policy, the Terms of Use and any other applicable agreements and policies;
- Use or post User Contributions as permitted in our Terms of Use; and
- Fulfill any other purposes for which you provide your information and for any other purpose as described to you at the time your information is collected or for which your consent is given.

Our Sharing Practices

We may disclose or share other information from or about you, including your Personal Information, as follows:

- With any GrantNexus business or our affiliated companies (i.e., companies that control, are controlled by, or are under common control with us) for support of our internal and business operations, for cross-marketing purposes, or in connection with a request made by you or your opt-in or consent. However, unless you are otherwise first given notice through an opt-in option or otherwise, the evaluation of any request or application by you for any of our products or services offered through our websites will be based on the information you specifically submit to obtain such product or service and not any other information you may submit to us for other purposes or for other products or services we may offer (except for your sign-in, basic account registration information, and any other information

that we may pre-populate on your request or application form for your convenience).

- With our non-affiliated third party business partners, service providers, and vendors to enable them to assist us in providing you the products or services you request through the Services or to provide us with support for our internal and business operations, such as data processing, data storage, research, analytics, web hosting, marketing, and delivery of promotional or transactional materials.
- With other non-affiliated companies, parties, or organizations when you engage in certain activities through the Services or services that are sponsored or provided by them, including, but not limited to requesting or purchasing products or services offered by these third parties electing to receive information or communications from them, or electing to participate in contests, sweepstakes, games, scholarships, or other programs sponsored or provided by these third parties, in whole or in part.
- With non-affiliated third parties that are interested in contacting you or providing offers to you that may be related to our products or services or about other products or services you may find interesting.
- With other parties at your direction or request.

- With any person who, in our reasonable judgment, is an authorized agent, or is otherwise authorized to receive your information, such as your agent, attorney, parent, or legal guardian.

We may also disclose information we collect from or about you when we believe disclosure is appropriate to comply with the law, to enforce or apply applicable terms and conditions and other agreements, or to protect the rights, property, or safety of our company, our affiliates, our other customers or users of the Services, or others.

If some or all of our business assets are sold or transferred, whether through a sale, acquisition, merger, consolidation, reorganization, bankruptcy, or other corporate change involving us and/or our affiliates, we may transfer the corresponding information regarding our customers and users of the Services, including Personal Information, to third parties evaluating or facilitating the transaction. We also may retain a copy of such information. Nothing in this Privacy Policy is intended to interfere with our ability to transfer all or part of our business, equity interests, or assets (including the Services) to an affiliate or non-affiliated third party at any time, for any purpose, without any limitation, and without notice or any compensation to you, whatsoever.

We may disclose and share anonymized or aggregated information about you (information that does not directly and personally identify you) in our discretion.

In each case when we disclose your information to third parties, your information will become subject to the information use and sharing practices of such third parties, and such third parties will not be restricted by this Privacy Policy with respect to their use and further sharing of your information. To opt-out of our sharing of your information with such third parties, see the Your Choices About Use and Disclosure of Your Information section.

User Contributions

The Services may contain public areas, forums, or features that allow you to provide your User Contributions to be published or displayed or transmitted to other users of the Services. Your User Contributions are posted on the Services and transmitted to others at your own risk. For this reason, we recommend that you do not include any sensitive or personally identifiable information about yourself or others in your User Contributions for these areas of the Services. Please see our Terms of Use for more information concerning User Contributions.

Automatic Information Collection Technologies and Usage Information

We and our service providers automatically collect “Usage Information” from or about you, such as information about your computer or mobile device, IP address, web browser, computer or device platform, related software and settings you are using, browsing actions and patterns, the referring page that linked you to us and the website you visit after using the Services, and other usage activity on the Services. Collection of Usage Information helps us to improve the Services and to deliver a better and more personalized service by enabling us to, among other things: (1) estimate our audience size and usage patterns; (2) store information about your preferences, allowing us to customize the Services according to your individual interests; (3) speed up your searches; and (4) recognize you when you return to the Services. We and certain third parties, such as advertising service providers, may use certain technologies to collect information about your online activities over time and across different services.

The automatic collection technologies we and our service providers may use for this automatic information collection include:

Cookies (or browser cookies). A cookie is a small data file that is sent to your browser or related software and stored on your computer’s hard drive when you

visit a website. Generally, cookies can track what you look at and where you travel on websites and what transactions you make. They can also store Personal Information about you, including your username and password. A “session cookie” expires immediately when you end your browsing session with the particular website. A “persistent cookie” stores information on your hard drive so when you end your browsing session and return to the same website later, the cookie information is still available. The Services may use both types of cookies.

Flash Cookies. Certain features of the Services may use locally stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on the Services.

Tracking pixels (also known as web beacons, 1x1 pixels, or clear GIFs. Pages of the Services and any emails we send to you may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us and our third party advertising partners to count users who have visited those pages or opened our emails and for other related website analytics (e.g., recording the popularity of certain website content and verifying system and server integrity).

For more information about managing your privacy settings regarding automatic collection of Usage Information, see the Your Choices About Use and Disclosure of Your Information section.

Third Party Advertisers and Interest-Based Ads

We permit third party lead advertising companies and networks to display third party sponsored links and/or advertisements on our websites and/or automatically collect Usage Information from our websites for purposes of determining your preferences and delivering interest-based advertising and content to you on the Services or other online properties, including those operated by third parties.

Those ads may include ads for our products or services or for other companies' products or services.

These third party advertisers may combine the Usage Information with Personal Information you directly submit to them or that they receive from other sources, or the Usage Information they collect may include information that could allow someone to specifically contact you online without necessarily knowing your identity. We do not have access to or control over the automatic collection technologies that these third party advertisers may use, and the information practices of these third party advertisers are subject to these parties' respective privacy policies, not this Privacy Policy.

You may want to receive interest-based ads for several reasons. Interest-based ads are helpful because they are more likely to be tailored to your particular interests. They are also more likely to help you discover new products and services that are actually relevant to you and your interests. Also if interest-based tracking is enabled, you likely will not see the same ads over and over because the number of times you see a particular interest-based ad is usually limited. By opting-out of interest-based ads, you lose all of these benefits. If you would like more information about opting-out of interest-based ads or would like to opt-out, see the Your Choices About Use and Disclosure of Your Information section or visit the opt-out pages of the Network Advertising Initiative ("NAI") and Digital Advertising Alliance ("DAA"). We follow the DAA's Self-Regulatory Principles for Online Behavioral Advertising.

Third Party Content

The Services and all electronic communications sent in connection with the Services, may contain links, videos, images, or other content provided by third parties. We do not necessarily endorse these websites, products, services, or practices. We do not control, and are not responsible for, the privacy and security

practices of these third parties. We recommend that you review the privacy and security policies of these third parties to determine how they handle information they may collect from or about you. Your interactions with these features and the information from or about you collected by them are governed by the privacy policies of the companies that provide them.

Your Choices About Use and Disclosure of Your Information

We strive to provide you with choices regarding the Personal Information you provide to us. Below are some mechanisms that provide you with control over your information:

Promotional Emails. If you do not wish to receive promotional emails from us, including our e-newsletters, contact us at info@GrantNexus.com to opt-out or follow the unsubscribe process at the bottom of the promotional email. Note that even if you opt-out, you may still receive transactional emails from us (e.g., emails related to the completion of your registration, correction of user data, password reset requests, reminder emails that you have requested, and any other similar communications essential to your transactions on or made through the Services).

Telephone Calls. If you do not wish to receive promotional telephone calls, contact us at [info@ GrantNexus](mailto:info@GrantNexus.com) opt-out. This opt-out does not apply to any informational telephone calls.

Third Party Interest-Based Ads. We do not control third parties' collection or use of your information to serve interest-based ads. However, you can opt-out of

receiving interest-based ads from third party advertisers and ad networks who are members of the NAI or who follow the DAA's Self-Regulatory Principles for Online Behavioral Advertising by visiting the NAI and DAA websites. If you opt-out, you may still see contextual advertising from us, meaning you may still see personalized recommendations about our products and services and other similar features on the Services. You may also still see ads provided by us or others on other third party websites; they just will not be based on your particular interests. Also note that your opt-out will be managed through the use of cookies, so if you disable or delete cookies on your browser or use a different browser or computer, you will need to opt out again.

Disclosure of Your Information for Third Party Advertising. If you do not want us to share your Personal Information with non-affiliated third parties for promotional purposes, contact us at info@GrantNexus.com to opt-out. Any opt-out request will only apply from the date of your request, and we will not be responsible for any communications that you may receive from third parties who received your Personal Information prior to your request. In these cases, please contact the third parties directly. Note, that opting out may inhibit your ability to use all or part of the Services.

Accessing and Correcting Your Information

The appropriate method(s) for accessing your information, if any, will depend on which of our websites and services you have visited or used. Depending on the website and service, you may have the ability to view or edit some of your information online, by logging into GrantNexus and visiting your account settings page. You may also contact us at info@GrantNexus.com to request access to, correct, or delete any Personal Information that you have provided to us;

however, we may ask you to verify your identity and provide other details to help us to respond to your request.

We cannot delete your Personal Information except by also deleting your user account. Once your user account is deleted, it cannot be recovered. We also may not accommodate a request to change or delete information if we believe the change would violate any law or legal requirements, be contrary to our Terms of Use or any other applicable agreement between you and us, or cause the information to be incorrect. After deletion of your user account, your Personal Information may remain on our archived database and records.

Also, if you delete or request the deletion of your User Contributions from the Services, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied, stored, or reposted to another website by other users of the Services.

Special Notice to California Residents - Your California Privacy Rights

Under California's Shine the Light law (California Civil Code Section 1789.83), if you are a California resident, you may request information about the types of Personal Information we have shared with third parties for their direct marketing purposes during the preceding calendar year, and the names and addresses of third parties with whom we have shared such Personal Information. You have agreed to allow us to share Personal Information with third parties for their direct marketing purposes until you request to opt-out of such sharing. To request information, your request must be submitted to us at info@GrantNexus.com with the words "California Privacy Information Request" in the subject line, or by mail addressed to: GrantNexus, 322 NE 2nd St, 2nd Floor, Oklahoma City, OK 73104. Your request must include the email address or mailing address, as applicable, for us to send our response. These requests may be made no more than once per calendar year. Additional information is available here: </home/CCPA>

If you are a California resident, your use of the Site is subject to the California Consumer Privacy Act (“CCPA”). Additional information is available here: </home/CCPA>. If you would like to learn how your Personal Information is shared with third parties, what categories of Personal Information we have shared with third parties in the preceding twelve (12) months, as well as the names and addresses of those third parties, please contact us via email at info@GrantNexus.com, or by mail at 322 NE 2nd St, 2nd Floor, Oklahoma City, OK 73104. If you would like to opt-out from the disclosure of your Personal Information to any third party for marketing purposes, please contact us via email at info@GrantNexus.com, or by mail at 322 NE 2nd St, 2nd Floor, Oklahoma City, OK 73104.

Security

We strive to use reasonable security measures to protect your information collected through the Services. However, no method of transmission or electronic storage is 100% effective, and we cannot guarantee absolute security. Therefore, your use of the Services is at your own risk and we do not promise or guarantee, and you should not expect, that your information will always and absolutely remain private and secure. We are not responsible for the circumvention of any privacy settings or security measures contained on or concerning the Services. You are also responsible for taking reasonable steps to protect your personal information against unauthorized disclosure or misuse.

In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, if we have your email address, we may notify you by email. You consent to our use of email as a means of such notification. If you prefer for us to use another method to notify you in this

situation, please email us at info@GrantNexus.com with the alternative contact information you wish to be used.

The Services Are Not for Children

The Services are not intended for children under 13 years of age. We do not knowingly collect personal information from children under 13. If you are under the age of 13 do not use or provide any information with respect to the Services.

In the event that we learn that we have collected personal information from a child younger than 13 years old, we will delete that information and terminate the child's account (if any). If you believe that a child under the age of 13 has provided us with personal information without verification of parental consent, please contact us at info@GrantNexus.com.

The Services Are Intended for Use in the United States

The Services are operated in the United States and are not intended for international users. This Privacy Policy is intended to cover the collection of information on the Services from residents of the United States. If you are accessing the Services from outside the United States, please be aware that your information may be transferred to, stored, and processed in the United States and other countries and territories, and you hereby agree that your use of the Services is subject to this Privacy Policy and that your Personal Information will be transferred or processed in the United States. The information protection laws of the United States and the other countries and territories might not be as comprehensive or protective as those in your country. By using the Services and our services, you understand that your information may be transferred to our facilities and those third parties with whom we share it as described in this Privacy Policy. We make no claim that the Services may be lawfully viewed or used outside of the United States.

Changes to This Privacy Policy

We may update or amend this Privacy Policy at any time. This Privacy Policy will reflect the date it was last updated or amended. If we make any material amendments, we will notify you by posting a notice of the updated or amended Privacy Policy on the Services. All amendments will take effect immediately upon our posting of the updated Privacy Policy on the Services. Under certain circumstances, we may also elect to notify you of changes or updates to our Privacy Policy by additional means, such as posting a notice on the homepage of the Services or sending you an email. Please check this Privacy Policy each time you use the Services to ensure you are aware of any changes in our practices. Your continued use of the Services will indicate your acceptance of the changes to the Privacy Policy.

Acceptance of Terms – Your use of GrantNexus indicates an acceptance of the terms of the Privacy Policy.