Privacy Policy for myBudgetizer.com

The MedRefs site retains either no, or minimal, user information as stated hereinafter.

- 1. If a visitor to the site is not a 'registered member', no information whatsoever is retained.
- 2. When a visitor chooses to gain membership priveleges, he/she may register at the site entry page via the link provided. When registration is completed, the following information will be retained in a secure database. This data is not shared with anyone.
 - a. User name (selected by registrant)
 - b. Email address (for purposes of notification only)
 - c. Secure password (in undecipherable form)
 - d. Date the password expires and can be renewed (typically one year from registration date)
 - e. Choice of whether or not to accept cookies from the site. Accepting cookies will store <u>only</u> the username on the browser. This allows automatic login when visiting the site. If cookies are rejected, no browser cookies are set. This means the member must login with each visit.
 - f. Encrypted answers to Security Questions

If you have questions about this policy, you may email <u>admin@nmhikes.com</u>. Please note that this account is only checked periodically.