**PRIVACY NOTICE**

Last Updated: November 1, 2021

**OUR COMMITMENT TO PRIVACY – CHALK DAILY FANTASY**

To ensure the trustworthiness of our games and the quality of your experience, we collect and process information about our users. We are committed to handling that information with respect because your privacy is important to us. Dining Technology, LLC (“**Chalk DFS**,” “**DT**,” “**we**,” “**us**,” or “**our**”) has prepared this notice to explain how we collect, use, and share information from users of our website located at <https://www.chalkdfs.com> (“**Website**”), our mobile application(s) (“**Application(s)**”), and our online fantasy sports related services available through the Website and the Applications, including our social networking features (collectively, “**Services**”). This privacy notice does not apply to websites, applications, or services that do not display or link to this notice or that display or link to different privacy statements.

By using our Website, Application(s), or Services, you consent to this notice. If you object to the collection, use, and sharing practices described in this notice, you may not use our Website, Applications, or Services.

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**1. THE PERSONAL INFORMATION WE COLLECT**

**a. Information You Provide to Us**

* You may choose voluntarily to provide certain personal information to us. Personal information is information that can be used to identify you, such as your name, address, email address, phone number, credit card information, billing information, driver’s license number, and social security number.
* For example, you may decide to share your first and last name, date of birth, location, email address, phone number, username and password, and the country and state in which you reside when you create an account to log in to our network (“**Account**”). We need this information to set up your Account, verify your identity, and provide you with our Services.
* When you use our Website, Application(s), or Services, or deposit or withdraw funds from your Account, we may collect all information necessary to complete the transaction and provide you with the Services, including your name, address, email address, phone number, credit or debit card information and other billing information, social security number, tax documents, and records of the products and Services you purchased, obtained, or considered.
* If you provide us feedback or contact us via email, we will collect your name and email address, as well as any other content provided in the email, in order to send you a reply, provide customer and technical support, improve and optimize our Services, satisfy our legal obligations, enforce our contracts, and address any existing or anticipated disputes.
* We will collect the profile photo you upload and username you choose for your public profile page including in connection with our social networking features (“**Profile**”) to give you a personalized experience of our Services. When you participate in any contest, game or other fantasy sports-related product through the Website, Application(s), or Services (each, a “**Contest**” and, collectively, “**Contests**”), other participants in the Contest (each, a “**Player**”) will be able to see the information you selected for your Profile.
* If you tell us where you are (e.g., by allowing your mobile device to send us your location or by otherwise permitting us to geolocate you), we may store and use that information to verify your eligibility to enter certain Contests, to comply with relevant laws, and for fraud prevention purposes.
* When you participate in one of our surveys, we may collect additional information about your Profile, activity, usage, and preferences related to the Website, Applications and Services, so we can evaluate your interest in and the quality of our products, Services, and customer and technical support.
* If you participate in a sweepstakes, Contest, or giveaway through our Services, we may collect your email address and phone number, to notify you if you win or not. We may also ask for users’ first and last names and addresses, in order to verify their identities. In some situations, we may need to collect other information about user preferences as part of the entry process, such as a prize selection, or in connection with the award of prizes over a certain dollar amount. Such sweepstakes and Contests are voluntary. We recommend that you read the rules for each sweepstakes and Contest before you enter it.
* In the event you use our social networking features, we may collect, and other Chalk DFS users may be able to see, your Profile information, including your username, real name, photo, location, the content you post on your social feed and the social feeds of other Chalk DFS users, and any other information you choose to upload or share. We may also collect, and other Chalk DFS users may also be able to see, information about the Contests you participate in, including the Contest lineups you create, as well as details about your live and upcoming Contests. In the event you elect to sync, upload, or import data about your contacts from your device’s address book, we may collect and use that information to provide you and your contacts with our Services, help you find and connect with your contacts through our social networking features, help your contacts connect with you through our social networking features, and for other purposes as set forth in this Privacy Notice. In general, the information you choose to provide when using our social networking features is public, and you should exercise caution and good judgment before you post, upload, sync, import or otherwise share information with us and others in order to avoid disclosing sensitive, harmful, or unlawful information. You are solely responsible for the content you post, upload or share and other information you provide, whether by syncing, importing, uploading or otherwise, when you choose to use our social networking features. You may control the information you share or upload through our social networking features by using our social privacy settings. The social privacy settings allow you to determine who is able to see your Profile and Contest participation activity through our social networking features; who can add you as a friend on Chalk DFS; who can find you in a username search; who is able to see your real name and friends lists; whether you will receive notifications of replies and reactions to your posts; whether you will receive notifications that someone has posted content to your feed or mentioned you in a post; and who can see your posts.

**b. Information Collected via Technology**

* **Information Collected by our Services.** In order to improve, personalize, and optimize our Services and meet our legal obligations, we may automatically track certain information about your visits to and usage of our Website, Applications, and Services, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to your computer when you use the Internet, which may vary from session to session), device identifier, domain name, clickstream data, referring/exist pages, geolocation, and a date/time stamp for your visit. We also use this information to analyze trends, administer the Website, gather demographic information about our user base, deliver advertising, perform research, provide technical and customer support, inform our product development efforts, protect our legal rights, address disputes, and prevent our Services from being used to commit harmful or unlawful activities, including fraud. Some of this information may also be collected so that when you use the Website, Applications, or Services again, we will be able to recognize you and optimize your experience accordingly.
* **Device Information.** We may collect information about the devices you use to access our Services, including the hardware models, operating systems and versions, software, file names and versions, preferred languages, unique device identifiers, advertising identifiers, serial numbers, device motion information, and mobile network information. If you have downloaded our mobile Application(s), we may also collect certain information from your mobile device, including information about how you use the Application(s). This information is generally used to help us deliver relevant information to you. In the event our Application crashes on your mobile device, we will also receive information about your mobile device model software version and device carrier, which allows us to identify and fix bugs, provide other technical support, and improve and optimize the performance of our Application(s).
* **Cookies.** Like many online services, we use “cookies” to collect technical information. Cookies are small pieces of information that a website sends to your computer’s hard drive while you are viewing the website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Website, Application(s), and Services. We may use cookies to collect information about your IP address, browser type, operating system, device type and identifiers, platform type, as well as your usage of and activity on our Website and Application(s) and the performance of our Services. These types of information are collected to make the Website, Application(s), and Services more useful to you and to tailor your online experience to meet your interests and expectations. You can use the options in your web browser to notify you when you receive a cookie, or you may change your cookie preferences in your internet browser or with third parties. You can control and/or delete cookies used by our Services at any time. For instructions on how to delete cookies using your internet browser, visit <https://www.aboutcookies.org/>. You can delete all existing cookies on your computer and adjust settings for most browsers to prevent cookies from being received.
* **Pixel Tags.** In addition, we use “pixel tags” (also referred to as clear gifs, web beacons, or web bugs). Pixel tags are tiny graphic images with a unique identifier, similar in function to cookies, that are used to track online movements of web users. In contrast to cookies, which are stored on a computer’s hard drive or web browser, pixel tags are embedded invisibly in web pages. Pixel tags are often used in combination with cookies, trigger the placing of cookies, and transmit information to us or our service providers. This enables two websites to share information. The resulting connection can include information such as a device’s IP address, the time a person viewed the pixel, an identifier associated with the browser or device, the type of browser being used and the URL of the web page from which the pixel was viewed. Pixel tags also allow us to send email messages in a format that users can read, tell us whether emails have been opened, and help to ensure we are sending only messages that may be of interest to our users. We may also use this information to reduce or eliminate messages sent to a user.
* **Threat Detection.** We use certain service providers to provide threat detection, user authentication, and fraud prevention services. These service providers may automatically collect certain information about your visits to the Website and Application(s), as well as the device you use to connect to our Services, in order to monitor for potential threats and bad actors. This information may include, among other things, your IP address and your device’s unique identifiers.
* **Collection of Data in Connection with Advertising.** We may use certain vendors to serve ads on our Services, as well as on other websites, applications, and social media networks. In connection with the delivery of advertising, certain vendors, including, but not limited to, Facebook, Twitter, Reddit, TikTok and Snapchat, may collect information about you and your visits to this and other websites. That information may include your IP address, internet service provider, unique personal identifiers (e.g., email address), and the browser you use to visit and use our Services and other websites and applications. They may do this by using cookies, beacons, pixel tags, clear gifs, or other technologies. The information collected may be used, among other purposes, to deliver advertising targeted to your interests and to better understand your usage of, preferences on, and visitation of our Services and other sites, social media networks, and applications tracked by such vendors. This notice does not apply to, and we are not responsible for, cookies, pixel tags and other technologies used in connection with other parties’ ads, and we encourage you to check the privacy policies of advertisers and ad services to learn about their use of such technologies. If you would like more information about these practices to understand your options for not having your information collected and used by such companies, please click  <http://www.aboutads.info/choices> and <https://www.networkadvertising.org/>.
* **Third Party Analytics.** We use several service providers to help analyze how people use our Services (“**Analytics Companies**”). Analytics Companies use cookies and similar technologies to collect information pertaining to how people use our Website and Applications, what pages they visit, and what other sites they may have used prior to using our Services. We use the information we get from Analytics Companies to improve and optimize our Website, Applications, and Services.
* **Referral Affiliates.** We may enter into agreements with companies that refer users to our Services via hyperlinks available on the referring party’s website. We may automatically collect certain information, such as your IP address, other personal identifiers, and the identity of the referring website via cookies, pixel tags and similar technologies that are provided to us in connection with your use of the referring party’s website.
* **Location Information.** We may collect your location information, including your geolocation records, for purposes of verifying whether you are eligible to participate in a Contest, sweepstakes, or giveaway or to determine if you are otherwise permitted to use our Services. We may also use such information to comply with our legal obligations, protect our legal rights, and address existing or anticipated disputes.

**c. Information Collected From or About Friends**

* Refer-a-Friend. Our Services may enable you to invite your friends to join in the fun. We enable users to invite friends in two ways:
  + You may invite a friend to register on our Services by providing us with their email address. We will collect any email address you provide in order to facilitate the invitation. In this case, we rely upon you to obtain any consents from the third party that may be required by law to allow us to access and upload the third party’s name and email address as required. If you are using one of our Applications to refer a friend, the Application may also collect your phone number, which we may use for fraud prevention, user authentication, and to provide our Services. You or the third party may contact us at [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com) to request the removal of this information from our database.
  + We may enable you to send your friends an invite to register on our Services via text message. We employ various techniques to enable you to invite your friends via text message, including offering contact importer tools to facilitate adding your contacts, including contacts in your address book, so that you can readily ask your contacts to join and communicate with you through the Services. With your permission, we will access your address book, and import your contacts’ names, email addresses, phone numbers, images, geolocation details and other information associated with your contacts to determine which of your friends have not registered an Account. The text message that is sent to your friends will come from your phone number so that your friends know that you want to invite them to visit the Website or Application(s). During this process, we also collect your phone number (to send you a text message for account verification purposes), some information on your settings that help us interpret your data (such as language and keyboard settings that you set), and the identity of your phone’s carrier, mobile network code, and mobile country code. Such information is collected in order to facilitate your and your friends’ use of our Website, Application(s), and Services.
* Find-a-Friend. Our Services may also enable you to invite your friends who already have an Account to enter a Contest. In order to invite friends with Accounts to join a Contest, you may: (i) enter your friend’s username associated with their account to find and locate them; or (ii) in the event you are using our Application(s), use our contact importer tool to import and search through your contacts, including contacts in your address book, in order to match those of your friends who are also registered users of the Services. With your permission, we will access your address book, and import your contacts’ names, email addresses, phone numbers, images, geographic locations, and other information associated with your contact in order to facilitate connection with your friends.

**d. Information Collected from Other Sources**

We may supplement the information we have about you with information received from other sources including from our pages on certain Social Networking Sites, the Social Networking Sites themselves, and from commercially available sources (e.g., data brokers and public databases). Your activity on other websites and applications may be associated with your personal information in order to improve and customize our Services and the ads delivered on our Website and Application(s). The information we receive may include demographic data such as age, gender and income level, your preferences, interests, associations, commercial information, including records of products or services purchased, obtained, or considered and other purchasing or consuming histories or tendencies, as well as information regarding your interaction with various websites and applications, including the Services. This information is used to create and deliver advertising, improve and optimize our marketing efforts, perform user verification, authentication and fraud detection, and comply with our legal obligations.

**2. INTERACTION WITH THIRD-PARTY SITES AND SERVICES**

Certain products, services, or other materials displayed on the Website and Application(s) may integrate with, be integrated into, or be provided in connection with certain third-party services and content. We do not control those services and content and our Terms of Use and this notice do not apply to those services and content. You should read the terms of use agreements and privacy policies that apply to such services and content. Chalk DFS is not responsible for the practices used by any third-party websites or services linked to or from our Website or Application(s), including, without limitation, the information or content contained within them. By using our Website, Application(s), or Services, you acknowledge and agree that we are not responsible for and do not have control over any third-party services and content that you authorize to access information you provide to them. If you are using a third-party website or service and allow it to access your personal information, you do so at your own risk.

We use one such third party, Plaid Inc. (“Plaid”) to gather your data from financial institutions. By using the Services, you grant Chalk DFS and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from your relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid [end user privacy policy](https://plaid.com/legal/#end-user-privacy-policy).

**3. ADDITIONAL USES OF PERSONAL INFORMATION**

**User Feedback.** We may post user feedback on the Website and Application(s) from time to time. We will share your feedback with your first name and last initial only. If we choose to post your first and last name along with your feedback, we will obtain your consent prior to posting. If you make any comments on a blog or forum associated with the Website, Application(s), or Services, you should be aware that any personal information you submit there can be read, collected, or used by other users of the blog or forum and might be used to send you unsolicited messages. We are not responsible for any personal information you choose to submit in these blogs and forums.

**Creation of Anonymous or De-Identified Data.** We may create aggregated, anonymized or de-identified data (i.e., data that is not reasonably capable of being associated with or linked to you) from personal information we collected from or about you. We use such data to analyze request and usage patterns, so that we may improve, optimize, or enhance our Services and improve our users’ experience with and ability to navigate our Website and Applications. We reserve the right to use aggregated, anonymized, or de-identified data for any purpose and disclose it to third parties for any reason.

**Responsible Play.** As part of Chalk DFS’s commitment to responsible play, we may use the information collected about you to assess whether you are responsibly playing the Contests. In the event we identify potentially problematic information, we may reach out to you to provide resources to help ensure that you are playing the Contests responsibly. By using our Website, Application(s) or Services, you consent to our use of your information for these purposes.

**4. ADDITIONAL DISCLOSURES OF PERSONAL INFORMATION**

In addition to the sharing practices discussed above, we may disclose your personal information as follows:

* **Parties You Share With.** When you use the Website, Application(s) or Services, the personal and other information you choose to provide, including through our social networking features, will be shared with parties you allow to receive such information. For example, you may choose to communicate personal information to your friends and other Players, including those who are participating in the same Contest as you. In addition, any information you post, upload, or disclose through your use of our social networking features may be available to other Chalk DFS users and the general public. As provided above, by using the social privacy settings you may control who may view your social networking Profile information, the Contest participation activity you share through the social networking features, the content you post or otherwise share through the social networking features, and the notifications you would like to receive through the social networking features.
* **Service Providers.** We may share your personal information with certain service providers to provide you the Services we offer through our Website and Application(s); conduct quality assurance testing; facilitate the creation of accounts; provide account authentication and user verification services; provide technical and customer support; geolocate users; personalize, customize, and improve your use and experience of the Services; process payments to you and other financial transactions; send email and push notifications; enable security support and technical maintenance; send you newsletters, surveys, messages, and promotional materials related the Services or on behalf of other companies; verify your identity; prevent harmful or unlawful uses of our Services, including fraud; deliver you customized or personalized content, information, and advertising; understand when users have installed our Application(s); monitor the health and performance of code on users’ devices; request user feedback; send users links to download our Application(s); monitor the health of our servers; manage search engine optimization; and improve and optimize the performance of our Services.
* **Internal Revenue Service and Other Taxing Authorities.** If your earnings from Contests exceed a certain threshold, in accordance with our interpretation of applicable law, we will disclose the amount of your earnings and related information to the United States Internal Revenue Service and other appropriate taxing authorities.
* **Professional Financial and Legal Advisers.** From time to time, we may also need to share your information with professional advisers, including lawyers, auditors, bankers, insurers and consultants, in order to obtain advice or other professional services from them. Such advisers are bound by legal and/or contractual duties of confidentiality and other prohibitions against disclosure of personal information.
* **Leaderboards.** We may share information about the Contests in which you participate, including information related to your win/loss records, finishes, and fantasy picks with our leaderboard service provider(s). These leaderboard services are not developed or operated by Chalk DFS, and we are not responsible for the content issued by the leaderboard providers.
* **Co-Branded Partners.** Co-Branded Partners are companies with whom we may jointly offer a service or feature. You can tell when you are accessing a service or feature offered by a Co-Branded Partner because the Co-Branded Partner’s name will be featured prominently. You may be asked to provide information about yourself to register for a service offered by a Co-Branded Partner. In doing so, you may be providing your information to both us and the Co-Branded Partner, or we may share your information with the Co-Branded Partner. Please note that the Co-Branded Partner’s privacy policy may also apply to its use of your information. Chalk DFS is not responsible for the practices used by Co-Branded Partners. In addition, by using our Website, Application(s), and Services, you acknowledge and agree that we are not responsible for and do not have control over any Co-Branded Partners.
* **Chalk DFS Promotions.** When you participate in a Contest, we may use your name, likeness, voice, opinions, and biographical information for publicity, advertising, trade, or promotional purposes without further payment, consideration, notice, or approval.
* **Social Networking Sites.** Our Website, Application(s), and Services may enable you to post content to Social Networking Services (e.g., Facebook) (each, a “**SNS**”). If you choose to do this, we will provide information to such SNS’s in accordance with your elections. In such event, you acknowledge and agree that you are solely responsible for your use of those websites and that it is your responsibility to review the terms of use and privacy policy of the companies providing such SNS’s. We will not be responsible or liable for: (i) the availability or accuracy of any SNS’s terms of use or privacy policy; (ii) the content, products or services on or availability of such SNS’s; or (iii) your use of any such SNS’s.
* **Corporate Affiliates.** We may share some or all of your personal information with our corporate affiliates, including, without limitation, our subsidiaries, joint ventures and other companies under a common control (“Affiliates”), in which case we will require our Affiliates to respect this notice.
* **Corporate Restructuring.** We may share some or all of your personal information in connection with or during negotiation of any merger, financing, acquisition, corporate divestiture, dissolution transaction, or other proceeding involving the sale, transfer, divestiture or disclosure of all or a portion of our business or assets. In the event of an insolvency, bankruptcy, or receivership, your personal information may also be transferred as a business asset.
* **Other Disclosures.** Regardless of the choices you make regarding your personal information (as described below), Chalk DFS may disclose personal information if it in good faith believes that such disclosure is necessary (i) to comply with relevant laws or to respond to discovery requests, subpoenas, or warrants served on Chalk DFS; (ii) in connection with any legal investigation; (iii) to protect or defend the rights or property of Chalk DFS or users of the Website, Application(s), or Services; (iv) to investigate or assist in preventing any violation or potential violation of law, this notice, or our Terms of Use; or (v) if we believe that an emergency involving the danger of death or serious injury to any person requires or justifies disclosure of information.
* **Advertising Alliances Opt-out:** In addition to adjusting the appropriate settings in your browser, many advertising companies that may collect information for targeted advertising purposes are also members of the Digital Advertising Alliance or the Network Advertising Initiative. Both organizations provide directions on how individuals can opt-out from targeted advertising by their members. You can find more information on these opt-out capabilities on [www.aboutads.info](http://www.aboutads.info) and [www.networkadvertising.org](http://www.networkadvertising.org).

**5. SECURITY AND RETENTION OF PERSONAL INFORMATION**

* The security of your information is important to us. We use reasonable administrative, technical, and physical procedures, practices, and safeguards designed to protect personal information we collect from unauthorized access, use, alteration, exfiltration, or destruction. Additionally, we will keep your information for only as long as it is needed to achieve its purpose or meet our legal obligations.
* We make concerted, good faith efforts to maintain the security of your information. Although we work hard to ensure the integrity and security of our systems, it must be recognized that no information system is 100% secure and, therefore, we cannot guarantee the security of such information. Outages, attacks, human error, system failure, unauthorized use, or other factors may compromise the security of user information at any time.

**6. YOUR CHOICES REGARDING PERSONAL INFORMATION**

* **Email Communication.** We will periodically send you free newsletters and emails that contain information about our various products and Services, or other products and services we feel may be of interest to you. At any time, you can easily indicate your preference to stop receiving such communications from us, and you may opt out of receiving further marketing from Chalk DFS, by emailing us at [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com) or by following the unsubscribe instructions provided in the email you receive. Despite your indicated email preferences, we may send you service-related communications, including notices of any updates to our Terms of Use and this privacy notice.
* **Changing or Deleting Your Personal Information.** You may change any of your personal information in your Account by simply editing it within your Account or by requesting changes by emailing us at [support@ChalkDFS.com](mailto:support@ChalkDFS.com). You may request deletion of certain personal information maintained by us, and we will use commercially reasonable efforts to honor your request, but please note that we may be legally or otherwise required to keep such information and not delete it (or to keep this information for a certain time, in which case we will comply with your deletion request only after we have fulfilled such requirements). Deletion requests may be made by emailing us at [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com) or by submitting a privacy request through the “Contact Us” web form located at <https://www.ChalkDFS.com/help/contact-us>. When we delete information, it will be deleted from the active database, but may remain in our archives. We may also retain your information to prevent fraud or other unlawful activity or for similar purposes.
* **Applications.** You may stop all collection of information by our Application(s) by uninstalling the Application(s). You may use the standard uninstall processes as may be available as part of your mobile device or via the mobile application marketplace or network.

**7. HOW TO ACCESS OR CORRECT PERSONAL INFORMATION**

You may request a copy of personal information that Chalk DFS has collected about you through the Services by contacting our privacy team via email addressed to [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com) or through the “Contact Us” web form located at <https://www.ChalkDFS.com/help/contact-us>. You may also request that Chalk DFS correct any factual inaccuracies in your personal information by contacting [support@ChalkDFS.com](mailto:support@ChalkDFS.com).

**8. HOW WE RESPOND TO DO NOT TRACK SIGNALS**

Various browsers, including Internet Explorer, Firefox and Safari, currently offer a “Do Not Track” or “DNT” option that relies on a technology known as a DNT header, which sends a signal to websites visited by the user about the user’s browser DNT preference setting. Please note that, at this time, we do not honor “DNT” signals or other mechanisms that may allow you to opt out of the collection of information across networks of websites and online services as there is no standard for how online services should respond to such signals. As standards evolve, we may develop policies for responding to DNT signals that would be described in future versions of this notice. For more information on DNT options, please visit [www.allaboutdnt.org](http://www.allaboutdnt.org).

**9. PROHIBITED USERS**

As indicated in our terms of use, employees, operators, or consultants of a sports governing body are prohibited from participating in certain Contests where such employee, operator, or consultant is prohibited from participating in Contests by such governing body (“**Prohibited Users**”). For clarity, examples of sports governing bodies are the National Football League, Major League Baseball, and the National Basketball Association. We may report any participation in the Services or in any Contests by any Prohibited Users to the applicable sports’ governing body.

**10. CHILDREN**

The Website and Application(s) are not directed toward individuals under the age of thirteen (13), and we require that such individuals not provide us with personal information. We do not knowingly collect or maintain personal information from anyone under the age of 13 through the Website or Applications. If we become aware that a child under 13 has provided us with personal information through the Website, Application(s), or Services, we will delete the information from our files. If you are the parent or legal guardian of a child under 13 who you believe has provided personal information to Chalk DFS through the Website, Applications or Services, please contact our privacy team at [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com).

**11. INTERNATIONAL USERS**

The Website and Application(s) are hosted in the United States and are intended for and directed to users in the United States and Canada. If you are a user accessing the Services from the European Union, Asia, or any other region with laws or regulations governing personal data collection, use, and disclosure that differ from United States laws, please be advised that through your continued use of the Website, Application(s) or Services, which are governed by U.S. law, this notice and our Terms of Use, you are transferring your personal information to the United States and you consent to that transfer. The Website and Applications are not intended to subject us to the laws or jurisdiction of any state, country or territory other than those of the United States. Your information may be stored and processed in any country where we have facilities or in which we engage service providers and, by using the Website, Application(s) or Services, you consent to the transfer of information to countries outside of your country of residence, including the United States, which may have different data protection rules than those of your country.

**12. HOW TO CONTACT US**

Any inquiries or comments regarding your personal information and privacy rights, our data privacy practices, this privacy notice, or any reports regarding suspected or actual security violations should be directed to our privacy team via email to [privacy@ChalkDFS.com](mailto:privacy@ChalkDFS.com) or by sending a message via the Contact Us web form at <https://www.ChalkDFS.com/help/contact-us>.

**13. CHANGES AND UPDATES TO THIS PRIVACY NOTICE**

This privacy notice may be revised periodically in our sole discretion, and any changes will be effective upon the revised privacy notice being posted to our Website or Application(s). You are solely responsible for reviewing this privacy notice for any changes. In the event we make material changes to this privacy notice, as determined by us in our sole discretion, we will notify you. You are solely responsible for updating your personal information to provide us with your most current email address. In the event the last email address you provided is not valid or for any reason is not capable of delivering notifications to you, then in the event we provide you notification via email, our dispatch of the email containing such notification will constitute effective notification of the changes made to the privacy notice. In the event you do not wish to permit changes in our use of your personal information, you must notify us that you wish to deactivate your Account. Your continued use of the Website, Application(s), or Services following any changes to this privacy notice will indicate your acknowledgement of and consent to such changes and to be bound by the terms of such changes, with the understanding that the updated privacy notice applies to all of your personal information, including the personal information collected before the changes went into effect.

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