

ONLINE PRIVACY POLICY

Effective Date: October 7, 2009

Note: This Online Privacy Policy was updated on October 7, 2009 to assure you that we use Secure Sockets Layering (SSL) software to encrypt your credit card information as it travels over the Internet.

Welcome to *msca-online.com*. This Web site (this "Site") is owned and operated by Minnesota Shopping Center Association, 8120 Penn Avenue South, Suite 464, Bloomington, Minnesota 55431 ("MSCA," "we," "our," or "us").

Our Commitment to Privacy

MSCA knows that your privacy is important to you, and we work hard to earn and keep your trust.

We have created this Online Privacy Policy (this "Policy") to let you know what "personal information" we collect when you use this Site, how we use and share the personal information we collect, and how we protect your privacy. "Personal information" is information that identifies you personally, either alone or in combination with other information available to us. Examples of personal information include your name, address, email address, and credit card information.

MSCA is committed to providing the information you need to make informed choices about the ways you use this Site and the personal information you share with us. If you have any questions about this Policy or our privacy practices, please contact us by email at privacy@msca-online.com or by writing us at Minnesota Shopping Center Association, 8120 Penn Avenue South, Suite 464, Bloomington, Minnesota 55431, Attn. Privacy Officer.

Scope of This Policy

This Policy covers both the public and the members-only areas of this Site.

Your Consent to This Policy

By using this Site, you are consenting to the collection, use and disclosure of your personal information as described in this Policy. **IF YOU DO NOT CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION AS SET FORTH IN THIS POLICY, YOU MAY NOT USE THIS SITE.**

Changes to this Policy

As we add new features and functionality to this Site, we may need to update or revise this Policy. We reserve the right to do so, at any time and without prior notice, by posting the revised version on this Site. These changes will be effective as of the date we post the revised version on this Site. They will apply only to the personal information we collect after we have posted the revised version. Your use of this Site following any such change constitutes your consent to the terms of the revised Policy. For this reason, it is important to review this Policy regularly. If we modify this Policy, we will provide a notice at the top of this Policy for at least 30 days after the new effective date.

You may access the current version of this Policy at any time by clicking on the link marked "Online Privacy Policy" at the bottom of each page of this Site. For your convenience, we post the effective date of this Policy at the top of this page, so that you can see at a glance whether this Policy has changed since your last visit.

Privacy Notices

This Policy may be supplemented or amended from time to time by “privacy notices” posted on this Site. These privacy notices provide a level of detail that we cannot provide in this more general description of our privacy practices. For example, certain pages of this Site contain privacy notices providing details about the personal information we collect on those pages, why we need that information, and choices you may have about the ways we use that information.

Special Features and Password-Protected Areas of This Site

When you sign up to use a special feature or password-protected area of this Site, you may be asked to agree to special terms governing your use of the special feature or password-protected area. In such cases, you will be asked to expressly consent to the special terms, for example, by checking a box or clicking on a button marked "I agree." This type of agreement is known as a "click-through" agreement. If any of the terms of the click-through agreement are different than the terms of this policy, the terms of the click-through agreement will supplement or amend this policy, but only with respect to the matters governed by the "click-through agreement."

What Personal Information Do We Collect Through This Site?

Information You Provide. We collect the personal information you knowingly provide (using your mouse and keyboard) when you use this Site. The information we collect depends on how you use this Site. For example, if you use the Site to register for an event, we collect your name, contact information, and any other information you provide on the registration form.

Credit Card Information. When you provide credit card information through this Site, the information you provide is never stored on our server. Instead, when you click on the “submit” button, it is forwarded immediately to a third-party service provider for processing. We use industry standard Secure Sockets Layering (SSL) software to encrypt all of your credit card information as it travels over the Internet to our third-party service provider. We do not retain a copy of your credit card information. Our service providers use your credit card information only to process your transaction (and for fraud prevention purposes) and are bound by contract to keep your credit card information confidential.

Supplemental Information. From time to time, we may supplement the information you give us with information from other sources, such as information based on your zip code. We may also supplement the information you give us with information we collect from you through other channels. For example, when you join the MSCA you must provide us with a photograph for our member directory. You may upload a photograph or you may mail it to us. In either case, it becomes part of your membership information and will be published in our printed and online member directories.

Information Sent to Us by Your Web Browser. We collect information that is sent to us automatically by your Web browser. This information typically includes your IP address, the name and version of your operating system, the name and version of your browser, the date and time of your visit, and the pages you visit. Please check your browser if you want to learn what information your browser sends or how to change your settings.

This information does not identify you personally. Generally, we use this information to improve this Site and make it more compatible with the technology used by our visitors. In most cases, we do not link the information sent by your browser to information that identifies you personally. We do, however, review our server logs – which contain visitors’ IP addresses -- for security purposes, such as detecting intrusions into our network. If we suspect criminal activity, we may share our server logs with the appropriate investigative authorities who could use that information to trace and identify individuals.

Cookies and Similar Technologies. We use "cookies" and other Web technologies to collect information and support certain features of this Site. For example, we may use these technologies to

- collect information about the ways visitors use this Site – which pages they visit, which links they use, and how long they stay on each page;
- to support the features and functionality of this Site — for example, to save you the trouble of reentering information already in our database or to prompt the settings you established on previous visits to this Sites; and
- to personalize your experience when you use this Site.

Generally, the information we collect using these Web technologies does not identify you personally. If, however, you have created a user identity, for example, by using this Site to join the MSCA, we may link the information we collect using cookies and other Web technologies to other information that identifies you personally.

If you do not wish to receive cookies, you may set your browser to reject cookies or to alert you when a cookie is placed on your computer. You may also delete our cookies as soon as you leave this Site. Although you are not required to accept our cookies when you visit this Site, if you set your browser to reject cookies, you will not be able to use all of the features and functionality of this Site.

How Does MSCA Use Your Personal Information?

Generally. We use the personal information we collect through this Site

- to provide the products, information and services you request;
- to process your membership application;
- to register you and your guests for meetings and other events;
- if you are a member, to publish your listing in our member directory;
- if you choose to list a project or post a job, to publish the listing or posting for the time period you select;
- if you are a member, to contact you with information and offers we provide to members, including information relating to your membership;
- if you are not a member, to contact you with information and offers we believe will be of interest to you;
- to contact you with information and notices related to your use of this Site;
- to invite you to participate in surveys and provide feedback to us;
- to provide you with a personalized experience when you use this Site;
- for security, credit or fraud prevention purposes;
- to provide you with effective customer service;
- to better understand your needs and interests;
- to improve the content, functionality and usability of this Site;
- to improve our products and services;
- to improve our marketing and promotional efforts; and

- for any other purpose identified in an applicable Privacy Notice or other agreement between MSCA and you.

Your Choices. To learn more about the choices you have about the ways we use your personal information, please review the following section of this Policy.

Your Choices

In General

We respect your right to make choices about the ways we collect, use and disclose your personal information. In most cases, we will ask you to indicate your choices at the time we collect your personal information.

By becoming a member of MSCA you are consenting to receiving the emails and other communications we send our members. If, at any time, you no longer wish to receive promotional email from MSCA, you may “opt out” by using the link provided in each email we send you; by sending us an email at privacy@msca-online.com; or by writing us at Minnesota Shopping Center Association, 8120 Penn Avenue South, Suite 464, Bloomington, Minnesota 55431, Attn. Privacy Officer.

By becoming a member of MSCA, you are consenting to the publication of your name, the name of your company, your contact information, your photograph and other membership information in our member directory. If at any time you wish to withdraw your consent, you may do so by resigning your membership. If you resign your membership, we will delete your listing from our online directory within thirty (30) days and will not include your listing in the next edition of our printed directory.

If you are not a member of MSCA and you wish to be removed from our mailing lists, please let us know by sending us an email at privacy@msca-online.com; or by writing us at Minnesota Shopping Center Association, 8120 Penn Avenue South, Suite 464, Bloomington, Minnesota 55431, Attn. Privacy Officer. Be sure to provide the information we will need to find you on our lists. Please give us a reasonable amount of time to remove your contact information from our lists. We will also include an “opt-out” link in any promotional email we send you so that you can inform us if you do not wish to receive such communications from us in the future.

How Does MSCA Share My Personal Information?

Service Providers. We share personal information with companies and organizations that perform services on our behalf, for example, companies that provide support services to us (such as credit card processing services, data storage services, and web hosting services) or that help us market our products and services (such as third-party e-mail marketing companies). These third parties are required by contract to use the personal information we share with them only to perform services on our behalf and to treat your personal information as strictly confidential.

Business Transfers. Your personal information may be transferred to a successor organization. If such a transfer occurs, the successor organization’s use of your personal information will still be subject to this Policy and the privacy preferences you have expressed to us.

Compliance With Laws and Protection of Our Rights and the Rights of Others. We may disclose personal information when we, in good faith, believe disclosure is appropriate to comply with the law, a court order or a subpoena. We may also disclose personal information to prevent or investigate a possible crime, such as fraud or identity theft; to enforce a contract, or to protect our own rights or property or the rights, property or safety of our users or others.

As Described in a Privacy Notice. We reserve the right to disclose your personal information as described in any Privacy Notice posted on the Web page (or area) where you provide that

information. By providing your personal information on that Web page you will be consenting to the disclosure of your personal information as described in that Privacy Notice.

As Described in a Click-Through Agreement. We reserve the right to disclose your personal information as described in any click-through agreement to which you have agreed.

How Can You Access, Update or Correct Your Personal Information?

If you have created an account on this Site, you may access and update your contact information and account settings by accessing your account through this Site. In all other cases, you will need our help. If you wish to access, update or correct your personal information, please send us an email at privacy@msca-online.com; or by writing us at Minnesota Shopping Center Association, 8120 Penn Avenue South, Suite 464, Bloomington, Minnesota 55431, Attn. Privacy Officer. We will respond to you within a reasonable time and within the time limits established by applicable law. We may ask you for additional information to verify your identity. In most cases, we will provide access and correct or delete any inaccurate information you discover. In some cases, however, we may limit or deny your request if the law permits or requires us to do so or if we are unable to verify your identity.

How Does MSCA Protect Personal Information?

We take commercially reasonable precautions to provide a level of security appropriate to the sensitivity of the personal information we collect. For example, when we transmit your credit card information to our third-party service provider for processing, we use industry standard Secure Sockets Layering (SSL) software to encrypt your credit card information as it travels over the Internet to our third-party service provider. Although we use commercially reasonable measures to help protect your personal information against unauthorized use or disclosure, we cannot guarantee the security of information provided over the Internet or stored in our databases.

Password Protected Areas of This Site

For your protection, certain areas of this Site are password protected. You are responsible for maintaining the confidentiality of your passwords. We have the right to assume that anyone accessing this Site using a password assigned to you has the right to do so. You will be solely responsible for the activities of anyone accessing this Site using a password assigned to you, even if the individual is not, in fact authorized by you. If you have reason to believe that your password has been compromised or used without authorization, you must promptly change it using the functionality provided on this Site.

Links to Third-Party Web Sites

This Site may contain links to Web sites operated by other organizations, including Web sites operated by our third-party service providers and other third parties. This Policy does not apply to personal information collected on any of these third-party Web sites. When you access a third-party Web site through a link on this Site, please take a few minutes to review the privacy policy posted on that site.

Children

This Site is not directed nor targeted to children under the age of 13. We do not use this Site to knowingly solicit data from or market to children under the age of 13. If you are under the age of 13, do not provide us with any personal information. If we learn that someone under 13 has provided personally identifiable information through this Site, we will use reasonable efforts to remove such information from our databases.

Governing Law

This Policy is governed under the laws of the State of Minnesota, United States of America without regard to its conflicts of law provisions.