

Lodestone Banking Consultancy, Inc. ("Lodestone" or "we") is committed to protecting the privacy of the personally identifiable information that we collect from you as you use this website. The scope of our commitment is detailed in this privacy statement. By submitting information on the website, you agree to our use of such information as described below.

Minors

This website is not intentionally designed for or directed at persons 18 years of age or younger, and Lodestone will not intentionally collect or maintain information about anyone under the age of 18.

Information collection

You do not have to submit any personally identifiable information (such as your name, occupation, mailing address, e-mail address and telephone number) in order to use the Lodestone website. Personally identifiable information is not collected through our website unless you voluntarily provide it to us, such as through our online contact form.

Disclosure of personally identifiable information to third parties

We use personally identifiable information about you that you provide to us voluntarily for a variety of business reasons, including contacting you, providing services, developing new services, and for our planning, marketing, and strategic information purposes. Lodestone will not sell any personal information about you to any third party for any purpose, unless you agree or unless ordered by a court of law. Lodestone will not intentionally disclose to third parties without your permission (and will take commercially reasonable steps to prevent the accidental disclosure of any personally identifiable information you may provide, subject to the following exceptions:

- where the third party is under contract with us to improve services associated with the Site, provide services on our behalf, or transmit our email messages;
- where we believe, in our sole discretion, that the law requires it, or to protect the rights of the property of Lodestone, its users, or the general public;
- when Lodestone enters, or may reasonably enter, into a corporate transaction, such as a merger, consolidation, acquisition, asset purchase, or a financing transaction; and
- as otherwise required or permitted by applicable laws, rules or regulations.

Finally, if Lodestone becomes involved in a bankruptcy or insolvency, the database containing personally identifiable information may be treated as an asset of Lodestone.

Other website links

As a convenience to our users, this Site may contain links to other websites. We are not responsible for the content and privacy policy of these links. You should review the privacy practices and policies of these other websites.

Security

Lodestone has implemented generally accepted standards of technology and operation security in order to protect personally identifiable information from loss, misuse, alteration, or destruction. Only authorized Lodestone personnel and third parties under agreement with Lodestone are provided access to personally identifiable information, and such persons are required to treat this information as confidential. Notwithstanding these precautions, we cannot guarantee that unauthorized persons will not obtain access to your personally identifiable information, and Lodestone is not responsible for the security of information transmitted via the Internet. For more private communication, you can contact Lodestone by telephone at 1-800-722-2566 | 1-315-446-6411, or write to us at Lodestone Banking Consultancy, Inc., 6901 Henderson Road, Jamesville, NY 13078.

Cookies

Like other websites, we use cookies to enhance your visit to our website. Cookies will not be used to collect personal information or identify individual visitors, but to collect information about your browser session, such as time and date, length of visit or pages visited. Most browsers permit users to decline cookies.

Legal

The information contained in www.lodestonebanking.com Web site (Site) is owned and operated by Lodestone Banking Consultancy, Inc. (Lodestone) and is for general guidance on matters of interest only. The application and impact of laws can vary widely based on the specific facts involved. All information in this Site is provided "as is," with no guarantee of completeness, accuracy, timeliness, or of the results obtained from the use of this information, and without warranty of any kind, express or implied, including but not limited to warranties of performance, merchantability, and fitness for a particular purpose.

The information on this Site is provided with the understanding that the authors and publishers are not herein engaged in rendering legal, accounting, tax, or other professional advice and services. As such, it should not be used as a substitute for consultation with professional accounting, tax, legal, or other competent advisors. Before making any decision or taking any action, you should consult a professional in your jurisdiction.

All documents, programs, publications, designs, products, processes, software, technology, information, and ideas (Content) provided by or described in this Site are the property of Lodestone and/or its affiliates or suppliers and are protected by U.S. and international copyright laws and other intellectual property laws. The Content is provided to users of this Site for informational purposes only. Any other use, including reproduction, modification, distribution, transmission, display, or performance of the Content is strictly prohibited.

While we have made every attempt to ensure that the information contained in this Site has been obtained from reliable sources, Lodestone is not responsible for any errors or omissions, or for the results obtained from the use of this information.

Certain links in this Site connect to other Web sites maintained by third parties over whom Lodestone has no control. Lodestone makes no representations as to the accuracy or any other aspect of information contained in other Web sites.

Lodestone shall not be liable for any direct, indirect, special, consequential, or incidental damages, including, without limitation, any lost profits rising out of the use of or inability to use this Site or any Content provided or described by this Site, even if Lodestone has been advised of the possibility of such damages.

The Lodestone logo, and all other Lodestone product and service names or logos are either registered trademarks or service trademarks of Lodestone, and may not be used without the prior written consent of Lodestone. The Site may make reference to other company, product, and service names which are the trademarks of their respective owners.