

PRIVACY STATEMENT

Crossover is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Statement of Privacy applies to the Crossoverusa.org Web site and governs data collection and usage. By using the Crossoverusa.org website, you consent to the data practices described in this statement.

Collection of your Personal Information

Crossoverusa.org collects personally identifiable information, such as your e-mail address, name, home or work address or telephone number. Crossoverusa.org may also collect anonymous demographic information, which is not unique to you, such as your zip code, age, gender, preferences, interests and favorites.

There is also information about your computer hardware and software that is automatically collected by Crossoverusa.org. This information can include: your IP address, browser type, domain names, access times and referring Web site addresses. This information is used by Crossover for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the Crossoverusa.org Web site.

Crossover encourages you to review the privacy statements of Web sites you choose to link to from Crossoverusa.org so that you can understand how those Web sites collect, use and share your information. Crossover is not responsible for the privacy statements or other content on Web sites outside of the Crossoverusa.org and Crossoverusa.org family of Web sites.

Use of your Personal Information

Crossover collects and uses your personal information to operate the Crossoverusa.org Web site and deliver the services you have requested. Crossoverusa.org may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

Crossover does not sell, rent or lease its customer lists to third parties. In addition, Crossover may share data with trusted partners to help us perform statistical analysis, send you email or postal mail, provide customer support, or arrange for deliveries. All such third parties are prohibited from using your personal information except to provide these services to Crossover, and they are required to maintain the confidentiality of your information.

Crossover does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Crossover keeps track of the Web sites and pages our customers visit within Crossoverusa.org, in order to determine what services are the most popular. This data is used to deliver customized content and advertising within Crossoverusa.org to customers whose behavior indicates that they are interested in a particular subject area.

Crossoverusa.org Web sites will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Crossover or the site; (b) protect and defend the rights or property of Crossover; and, (c) act under exigent circumstances to protect the personal safety of users of Crossover, or the public.

Use of Cookies

The Crossoverusa.org Web site uses “cookies” to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the Web server that you have returned to a specific page. For example, if you personalize Crossoverusa.org pages, or register with Crossoverusa.org site or services, a cookie helps recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same Crossoverusa.org Web site, the information you previously provided can be retrieved, so you can easily use the Crossoverusa.org features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Crossoverusa.org services or Web sites you visit.

Anti-Spam Statement

Crossover opposes the use of unsolicited commercial email and mass posting to inappropriate newsgroups (spam) as a way to promote or advertise. Our company does not send email to persons who are not related to our ministries or who have not

otherwise requested contact from us, nor do we post advertisements to unrelated newsgroups. If you receive any unsolicited commercial email that appears to be from Crossover or an employee of Crossover, please notify us immediately.

Crossover will investigate all instances of email that appears to originate from IMB. If we find other persons or entities using our name inappropriately, we will contact our lawyers and take all feasible legal action.

Security of your Personal Information

Crossover secures your personal information from unauthorized access, use or disclosure. Crossover secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Disclaimer

Crossover makes no warranties or representations of any kind concerning the accuracy or suitability of the information contained on this web site for any purpose. Crossover makes no warranties or representations of any kind that the services provided by this web site will be uninterrupted, error-free or that the web site or the server that hosts the web site are free from viruses or other forms of harmful computer code. In no event shall Crossover, its workers or agents be liable for any direct, indirect or consequential damages resulting from the use of this web site.

This exclusion and limitation only applies to the extent permitted by law and is without prejudice to any express provisions to the contrary in any written license or agreement from Crossover in respect of the use of any online service provided via this web site.

Changes to this Statement

Crossover will occasionally update this Statement of Privacy to reflect company and customer feedback without notice. Crossover encourages you to periodically review this Statement to be informed of how we are protecting your information.

Contact Information

Crossover welcomes your comments regarding this Statement of Privacy. If you believe that Crossover has not adhered to this Statement, please contact us. We will use commercially reasonable efforts to promptly determine and remedy the problem.