

## Payment Terms and Conditions

### WCTC Refund Policy

WCTC processes refunds in accordance with policies prescribed by the Wisconsin Technical College System. In the event the User terminates this Agreement, the User may be subject to a forfeiture of a percentage of the deposit paid. If termination is on or after the Effective Date, but prior to the Commencement Period, the Deposit shall be subject to the following offset schedule. The Percentage includes the Total Estimated Facility Fee:

| Notice of Cancellation Percentage of Deposit Returned (%) |
|---|
| 30 days or less: 0%                                       |
| 31-90 days: 50%   |
| Over 91 days: 90%   |

### WCTC Online Security Policy

#### Confidentiality and Security

WCTC Online takes reasonable steps to ensure that your information is protected. On our website, we use industry standard Secure Sockets Layer (SSL) encryption when collecting your personal information. In conducting e-commerce transactions, such as credit card, debit card or ACH payments, it is necessary to collect personal financial information. We have taken great efforts to execute these transactions in the most secure means possible. By policy, the College does not collect personal information including names, addresses, credit card numbers or bank information.

Instead, WCTC partners with an outside service provider that collects the information and executes the transactions on our behalf. The policy also specifies that the provider must be PCI DSS certified, which means that it has demonstrated that its systems and procedures meet the stringent security standards of the payment card industry. The provider is also required to certify in writing that it will keep this information confidential and not share it with any party unless that party needs it to complete the transaction.

### WCTC Online Privacy Policy

WCTC is committed to protecting your privacy. We have established this Privacy Policy and are providing it to you so that you can understand the manner in which we collect and use your information and the efforts we use to protect it. Please note that this policy is for WCTC Online's website only and does not apply to other third party websites linked to from our website. Please check the privacy policies on those websites for more information.

#### Personal Information Collected

WCTC Online recognizes the need for consumers to control the use and management of personal information. By personal information, we mean information that can be used to identify or contact an individual. This may include, but is not limited to, a first and last name, a physical address, an email address, a student ID number or a phone number. If you are visiting our site to browse or find information about WCTC Online's products or services, you do not need to provide any personal information. If you decide to make a purchase, however, we may collect this information so that we can provide you with the product or service you requested.

## Payment Terms and Conditions

### WCTC Online Privacy Policy (Continued)

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#### Automatic Information Collected

Our website makes use of various technologies to collect information about types and versions of internet browsers used when accessing our website. This information, and information about internet IP addresses, as well as date and time webpages are visited are stored in various security and traffic logs. Our service provider reviews these logs, using statistical analysis, in an effort to track and predict traffic patterns and estimate resource needs. Unless we are tracking down a technical problem or we suspect either fraudulent behavior or illegal conduct, we do not trace specific user sessions.

#### Personal Information Use

WCTC Online uses personal information provided by you so that we can service your account. Also, note that we may need to transfer that information to our agents or employees of our service providers. We will not sell or trade your information to unrelated third parties. When you submit an order, you will receive an email confirmation from our system. As your order status changes you may also receive notifications via email. These notifications are considered part of our service and may not be disabled. We may also periodically send you email notifications concerning products or services. Any such notification will include instructions for opting out of future mailings.

#### Third Parties

We may partner with other third parties to provide various products and services. When you sign up for these services or products, we will share required personal information that is necessary for the third party to provide the product or service to you. We take reasonable steps to ensure that these third parties are obligated to protect your information on our behalf. It is also against our policy to sell or trade information collected online without consumer consent. We may, however, release personal information if we are legally required to do so. If we are legally compelled to release information to a third party, WCTC Online may or may not notify you of this release. Notification will be at the discretion of WCTC Online and will be based on the nature and conditions surrounding the release of information.

#### Information Control

Your customer profile is accessible from our website and you may update it at any time. Our website provides you with the ability to change your phone numbers, physical addresses, and email address information stored in your profile. You may also write to us at the address listed at the bottom of this policy to request that we make the change for you.

#### Supplemental Technologies

Our website uses cookies, session identifiers, JavaScript™ and browser detection technology to provide consumers with a more pleasant online experience. Many browsers provide consumers with the ability to disable some or all of these technologies. Disabling them, especially in the case of JavaScript™, may prevent you from viewing some webpages. Note that the cookies we use do not place any personally-identifiable information on your computer.

#### Notifications

This website may send you notifications via email in order to service your WCTC Online order. These notifications are considered part of our service and may not be disabled. We will send the email, but we cannot guarantee delivery. You are responsible for providing a valid email address and for updating it when your address changes.

#### Compliance

This privacy policy complies with e-commerce industry best practice guidelines and with California's Privacy Protection Act of 2004. If you have any questions or concerns about this policy, please contact us using the information provided below.

