

Accurate Grading Quality Assurance, Inc

Protecting Your Privacy

Privacy policies and practices at aGQa, Inc

Our commitment to our customers is unwavering. We continue to help you by providing you with expert advice and a wide range of quality products and services. We also continue to serve you with integrity and discretion at all times.

Keeping your information confidential and secure is an important part of our responsibility to you... and we take this responsibility very seriously. This notice describes our policies and practices that protect your information. We also provide you with options about how your information may be shared within aGQa and with others as required or permitted by law -- including those who may work with us to better serve your needs.

Please read on to learn more about the ways in which we are working to protect your privacy. We recognize and value the trust you have placed in us, and as always, we will continue to serve you with integrity and respect in the years to come.

Background Note: The privacy policies and practices described here apply to the aGQa affiliates identified below. These policies may be amended at any time. We will keep you informed of any applicable changes as required by law.

Some of the terms used in this notice include the following:

- "Affiliates" include companies related to aGQa through common control or ownership. We refer to our affiliates as aGQa members.
- "Consumers" refers to individuals who are end consumers who have purchased merchandise from an aGQa retail member.
- "Nonaffiliated third parties" include third parties that are not members of our corporate family, but with whom we may have a special arrangement or joint marketing agreement.
- "Nonpublic personal information" refers to customer information available to aGQa through the collection of information described in this notice.

1. We apply high standards of confidentiality and security in order to safeguard your nonpublic personal information.

Our employees access nonpublic personal information in relation to their job functions and the services they provide to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

On our Web site(s), we use a full range of Internet security measures, such as data encryption, Secure Socket Layer technology, and multi-factor authentication. Please note, however, that when you use a link from our Web site(s) to a non-aGQa site, aGQa privacy policies and Internet security measures no longer apply.

2. By collecting and maintaining accurate nonpublic personal information, we learn more about your needs and are better able to provide superior customer service to you.

We collect and maintain nonpublic information in order to:

- Protect your accounts from unauthorized access or theft.
- Help ensure the security of your transactions within aGQa.
- Service your accounts accurately and efficiently.
- Provide you with products and services designed to match your needs.
- Introduce you to special offers and opportunities.

The nonpublic information we collect may include:

- Information we receive from you on applications form.
- Information about your transactions with us, our affiliates, and information to verify representations made by you.
- Information we receive from third parties, including JBT, BBB.

Collection of information on our Web site(s) may include data such as pages visited, downloads, other Web sites from which visitors arrive, and the types of operating systems and browsers used. We collect this information to personalize the information displayed and to enhance the performance of the site. aGQa may also offer online tools, such as calculators, to help you evaluate your needs or decide whether an aGQa product is right for you.

3. Information sharing and marketing is limited. It is important to note that aGQa does not sell or share your nonpublic information with companies outside of the aGQa family so they can market their products to you.

Information sharing with affiliates: In our efforts to better serve your needs, we may share the nonpublic personal information we collect as described above with aGQa affiliates. We want to be sure we understand your entire relationship with us when addressing your needs, providing you services, developing products and determining what products you may want to know about.

You may ask us not to share certain information with aGQa affiliates including:

- Information we obtain from your application.
- Information we obtain to verify representations made by you.

You have a choice as to whether or not you want this information shared among our affiliates. If you prefer that we not share this information within the aGQa family, you may opt out. However, even if you have opted out, we may still share this information with certain aGQa affiliates that perform technical or operational support services. These services include approving applications, preparing

documents and account statements, and servicing your accounts. We also share information with aGQa affiliates, where permitted by law, about your transactions and experiences with us even if you have opted out.

Affiliate marketing limits: You may limit aGQa affiliates from marketing their products or services to you based on information that we share with them. Your decision to opt out of marketing offers from aGQa affiliates will not expire unless you tell us to change your choice. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them.

Information sharing with nonaffiliated third parties: We may share nonpublic personal information we collect as described above with nonaffiliated third parties, such as:

- Third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize.
- Law enforcement officers and governmental agencies and courts as required by a subpoena, court order or law.
- Third parties that perform marketing or other services on our behalf.
- Others to the extent permitted or required by law.

We may share your nonpublic personal information with the types of nonaffiliated third parties described directly above, even if you have opted out.

Other Applicable Laws. You may have other protections under applicable state laws, including, by way of example, those provided to residents of Vermont and California. To the extent these state laws apply, we will comply with them.

5. Additional information to help you.

Furnishing Negative Information *We may report information about your account to rating bureaus such as Jewelers' Board of Trade or the Better Business Bureau.*

Access to accounts. If you believe someone has accessed your accounts without authorization, or if someone has discovered your user name or password ("Codes"), please notify us at 1-866-www-aGQa as soon as possible. Please assist us in this effort by protecting your Codes and account numbers. These Codes are for your use and should be kept confidential by you. Our employees and associates will never contact you for your Codes or other personal identification numbers.

Accuracy of customer information. *We are committed to keeping your nonpublic personal information accurate. If you believe our records are outdated or incorrect, please contact aGQa at aGQa, 4439 Woodgate Drive, Janesville, WI 53546. We will investigate the situation and make any necessary updates as soon as possible.*

Web site(s). The information you request from our Web site(s) about your

accounts can only be accessed with your Codes. It is your responsibility to keep your Codes confidential. Messages you send to us by e-mail are subject to viewing, alteration, and copying by potentially anyone on the Internet. We encourage you to send confidential correspondence through either the Postal Service or by using the telephone to speak directly to our employees.

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