

Privacy and Communications Policy

This Privacy and Communications Policy ("Policy") is effective as of 11-23-2016.

This Policy sets forth how Skyward Corporation, an Illinois corporation organized under the laws of Illinois, USA ("we" or "us"), collects and uses the information provided to us and certain other information that we automatically collect through your access and use of www.meridian-direct.com ("Website") and through your use of our branded merchandise online ordering services, or through any communications between you and us. **YOU ACKNOWLEDGE AND AGREE THAT BY USING ANY PORTION OF THIS WEBSITE OR BY USING OUR BRANDED MERCHANDISE THIRD-PARTY ORDERING PLATFORM OFFERED THROUGH THIS WEBSITE, SUCH USE SHALL INDICATE THAT YOU HAVE READ, UNDERSTAND AND THAT YOU AGREE TO OUR COLLECTION AND USE OF THE INFORMATION PROVIDED BY YOU OR AUTOMATICALLY COLLECTED BY US, AS SET FORTH IN THIS POLICY.**

"YOU", WHERE APPROPRIATE, ALSO REFERS TO THE ORGANIZATION THAT THAT YOU, AS AN EMPLOYEE, OR, OTHERWISE AS AN AGENT, ARE ACTING ON BEHALF OF WHEN USING OUR WEBSITE AS A REGISTERED USER OR OTHERWISE.

If you have any general questions or concerns about this Policy, you may contact us by sending an email with your questions, comments or concerns to support@meridian-direct.com.

How We Collect Personally Identifiable Information From You

There are a variety of ways in which you may submit certain personal information (personally identifiable information) on this Website. We collect the following specific items of personal information (collectively "Identity Information") that you submit through your use of this Website: your individual first and last name, your phone number, organization/business name, business address and your email address.

When you register to access and use our Website, you will be asked to provide your Identity Information including your first and last name and your email. We collect this information and use it as set forth in the remainder of this Policy. You will also be asked to create and provide a user name consisting of your email and a unique password each time you log-in to access any restricted portions of this Website and we collect and store this information on our database.

Personal Information from Children Under 13

Children under the age of 13 are expressly prohibited from submitting or posting any Identity Information on this Website. We do not knowingly collect information from children under the age of 13 and do not intend that any materials contained on this Website are directed to or targeted towards children under the age of 13. If it does come to our attention that any child under the age of 13 has submitted any personal information to this Website, we will delete all such information that we have collected immediately. If you are a parent or guardian and you discover that your child under the age of 13 has submitted any of his or her Identity Information without your permission or consent, we will remove the information immediately upon your request. **All requests should be made by email and sent to support@meridian-direct.com.** Please include your child's name and a description of the type of information you think he or she may have submitted to this Website.

Website Forms

When you provide any Identity Information through any form contained on this Website, including in order to contact us, we collect and store this information. We use your email or any other Identity Information you provide as expressly set forth in this Policy.

Mobile Apps

We reserve the right to collect certain information from your mobile device through any mobile application that may be offered through this website, from time to time, that you may download to such device, which may include physical device location information such as your phone's zip code, Demographic Information such as age and gender, the unique device ID number and/or any application use data which is used by our business for internal analysis and research purposes. We also collect and store use information regarding your use of any application you download to your mobile device, such as how frequently you use the application, how much time you spend on the application, where you spend time on the application, etc. We do this for internal analysis and research in order to enhance the application or offer additional applications. We also use this information as expressly stated in this Policy.

How We Automatically Collect Non-Personal Information

When you access our Website, we collect and store certain non-personally identifying information sent automatically by your browser using standard web server logs and automatic data collection tools such as direct and third-party cookies and web beacons. This information includes your IP address, which may tell us your general location information such as your country and sometimes your city, state and/or zip code, the domain name from which you access our Website, your browser type and language, the pages you access, the date and time you access pages on our Website and your operating system version. We also may determine what technology is available through your browser in order to provide you with the most appropriate version of any of our web pages. For example, we may determine that you have installed a version of Flash, and we will then send you the appropriate Flash version of the web page rather than an HTML page. We may also use this information to redirect you to a different version of our Website if you are accessing our Website through a mobile or similar device.

We may collect device-specific information about your mobile and other devices such as the type of device you are using, any unique device identifiers, mobile network information including phone numbers, device model, manufacturer, screen resolution, device capabilities, service provider, preferred user language and your page views. We do this to help us determine which aspects of the website work best for mobile traffic and which mobile marketing campaigns work best for the business, including mobile advertising, mobile search marketing, text campaigns, and desktop promotion of mobile sites and services.

Our Use of "Cookies" and Other Data Collection Tools

We may monitor your use of this Website through the use of any automatic data collection tools, such as cookies, beacons, tags, local shared objects such as Flash LSO and HTML5 and scripts, and you consent to our use of these tools when you use and access our Website. When you use our Website, we use session cookies and/or other automatic data collection tools to identify and recognize your browser as a previous visitor to our Website in order to save your log-in information and any account/user preferences that may have been set by you. We may, along with our marketing partners, affiliates, analytics providers, or customer support providers use these technologies to analyze trends, administer the website, tracking your movements around the website, and to gather demographic information about our

user-base as a whole. We may receive reports based on the use of these technologies by these companies on an individual and aggregated basis.

We use cookies to remember user settings, and for user authentication. The cookies shall only be used to obtain non-personal information to improve your online experience. No other information is stored in these cookies. You can control the use of cookies at the individual browser level. If you reject cookies, you may still use our website, but your ability to use some features or areas of our website may be limited. Various browsers may offer their own management tools for removing HTML5. To manage Flash cookies, please visit http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager07.html. We use cookies and/or web beacons to track and record all of our Website visitors Website use and activity data, including the pages viewed, duration spent on each page or portion of our Website, the links clicked on, the features of this Website accessed, new vs. repeat visitors or in order to monitor interactions with any video or other content that you access on this Website ("Use Information"). Finally, we may also use imbedded web links or page pixels in emails which allow us to determine whether you have clicked a link in an email we have sent to you and this information may then be connected to some of your Identity Information you have previously provided. (We do this to understand whether users read email messages and click on links contained within those messages so that we can deliver relevant content and/or product offers).

We use both session cookies, which do not stay on your browser after you exit this Website, and persistent cookies, which remain on your computer until you delete them or they expire. **We reserve the right to monitor your use of this Website through the use of any automatic data collection tools at all times and you consent to our use of these tools when you use and access our Website.**

Our Use of Third-Party Cookies

We may use and we reserve the right to use third party web analytics services, such as Google Analytics or similar such services by other third-party providers, in order to collect information about your use of this Website. In order to provide such services, these third parties typically pass cookies directly onto your browser when you use this Website ("third party cookies"). These third party providers may also transfer this information to other third parties by law or in order to help provide their services. All information collected directly by use of any third party cookies is non-Identity Information and relates only to how you use and interact with this Website. The use of third party cookies is not covered by our privacy policy and we do not have access or control over these cookies.

We may use third-party cookies and other tracking tools to track whether or not you have visited our website by clicking on any links contained on one or more of any Facebook fan pages/posts we operate. We collect and store this information for internal analysis only.

Tracking Cookies

We may place ads on third-party websites belonging to any of our cross-marketing partners, affiliates or advertising partners, etc. We collect and store information regarding which of these websites you visit by using cookies and similar detection tools that identify you uniquely. Each time you visit our site, we use a code or pixel that drops an anonymous browser cookie. Later, when you browse the Internet, the cookie will let our ad retargeting provider know when to serve ads to you, ensuring that our ads are served to only to people who have previously visited our site.

OUR OPT-OUT POLICY

We have created mechanisms to provide you with the ability to both control the information that you submit through your use of this Website and from opt-out of receiving the following over your information:

Cookies. Many web browsers automatically accept cookies, but most browsers will tell you how to stop accepting new cookies, how to be notified when you receive a new cookie, and how to disable existing cookies. If you choose to disable cookies, please note that some parts of our site may not function as effectively or may be considerably slower.

Information and Offers. If, at any time after registering for information or ordering any branded merchandise, you change your mind about receiving any information from us or about our use of information submitted by you, **you can opt-out by emailing us your request at support@meridian-direct.com.** If you would like to opt-out of marketing or promotional emails, please either click “unsubscribe” in the body of the email communication, or send an email to support@meridian-direct.com to be removed.

Targeted Advertising. If You do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers’ target-audience preferences, **you can opt-out by sending us an email stating your request to support@meridian-direct.com with the words “Information Opt-out”** in the subject line . For this opt-out to function, you must have your browser set to accept browser cookies. We do not control third parties’ collection or use of your information to serve Interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. **You can opt out of receiving targeted ads from members of the Network Advertising Initiative (“NAI”) on the NAI’s website.** Once we receive your request, we will immediately cease sharing your information in the manner stated above.

How We Use and Share Your Personal Information

Promotional & Informational Use of Emails

We use the e-mail address provided by our registered users to send periodic promotional e-mails to you about our services and products, any new or upcoming products or otherwise related to any products or services we sell, but only if you have elected to receive such email communications from us. We also use the email addresses of our registered users to send general information and important notices and updates regarding their accounts.

Service Providers

We use third party service providers to provide services and/or products to us necessary for hosting or operating this Website. These third-party service providers may include, but are not limited to, video services such as Vimeo, website/server host providers, email host providers and other third-party website application providers. In the course of providing these services and/or products to us, such third parties may sometimes have limited access to information collected on this Website, including some of your IP address and/or some of your Identity information. This limited access is incidental to the services being provided by such third parties and no permission or consent is granted by us for any third party provider to use or disclose this information in any manner whatsoever other than as necessary to provide the applicable service to us. We may also share your personal information with our authorized service providers that perform certain services on our behalf. These services may include fulfilling orders, processing credit card payments, delivering packages, providing customer service and marketing assistance, performing business and sales analysis, supporting our website functionality, and

supporting contests, sweepstakes, surveys and other features offered through our website or performing background checks of service professionals. We may also release information to collection and/or credit agencies for past due Service Professional accounts. These service providers may have access to personal information needed to perform their functions.

We share our files and some Identity Information we collect through this Website directly with third party independent contractors that we retain to provide customer support and other administrative services on our behalf. We contract such third parties for the limited purpose of assisting us operate this Website and/or provide support or administrative services in conjunction with any products or services that we may offer through this Website from time to time. This limited access is incidental to the services being provided by such third party contractors and no permission or consent is granted by us to use or disclose this information in any manner whatsoever, other than as necessary to provide the applicable services to us. We require that our independent contractors commit to uphold the privacy of any Identity Information or other information regarding our Website visitors or customers that we may share with them. We require that each of our contractors agree not to use or disclose any Identity Information or any other information relating to the services we provide, which may be disclosed to or shared with these parties during the course of their duties to us, except as absolutely necessary to perform their duties to us.

Business partners

When you make purchases from our third-party goods supplier via this Website or engage in promotions offered through our Website, we may share Identity Information with the businesses with which we partner to offer you those products, services, promotions, etc. When you elect to order any merchandise through our third-party providers, you authorize the collection of your email address and all other information that you provide to that merchant during the check-out/ordering process. **We are not responsible in any manner whatsoever to you for the manner in which our third-party providers use or share the information you provide through your use of this Website.**

Third-Party Purchase Information Sharing Disclaimer

You are given the opportunity through this Website to purchase certain branded products and merchandise that are provided by third parties through your use of this Website. By submitting any requested information and/or placing any orders, you affirmatively consent to have that information shared with these third parties. Any information used by any third party sellers/providers may be subject to a different set of practices than those described under this Policy and we are not responsible for the privacy practices of any of such third party sellers. You should read the privacy policy contained on the website of any third party seller before you provide any information to that party. You agree that we shall not, under any circumstances, have any liability to you for any damages of any kind whatsoever for the manner in which any such third parties use or disclose any personal, billing or other information you provide voluntarily, or that is collected by those websites, through your access or use of this Website.

Do We Sell Your Identity Information?

We make every effort to respect your privacy and **we will never sell, license or disclose any of your Identity Information, by itself or bundled with any website Use Information or other information that we collect to any third parties for any purpose not expressly set forth in this Policy, without your express written consent.**

Required Disclosures

We may disclose certain Identity information if: i) requested via a subpoena, court order, or local, state, federal or international law enforcement request to release any such information; or ii) in order to investigate and help prevent security threats, fraud or other malicious activity; or iii) to protect our rights or protect our property, or any or the rights of our customers or other third parties.

Communications

When you visit this Website or send e-mails to us, you are communicating with us electronically. You consent to receive communications from us electronically. You agree that all agreements, notices and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing. If you send us an email communication, call us or send a written correspondence for any reason, we may create a file and store your email and other Identity Information specific to you. We generally will maintain a record and keep notes of all communications with you. All messages transmitted by you on this Website or to us shall not be treated as confidential and shall be deemed to be accessible to the general public. You should not transmit any communications or correspondences to us that you intend only the intended recipient(s) read. **Notice is hereby given that all messages or electronic data transmitted onto this Website can and may be read by us, regardless of whether we are the intended recipient of any such message(s).**

External Links Disclaimer

We do not control any third party websites linked to this Website or their privacy practices, which may differ substantially from our practices. Any Identity Information or any other information you choose to provide to such third party websites and/or collected by these websites is not covered by or under this Policy and we make no assurances or promises to you regarding the manner in which these third party websites will use or disclose any information you provide or otherwise collected from you. You agree that we shall not be liable to you under any circumstances for any damages of any kind whatsoever that you may incur due to the privacy practices of any third party website you access through this Website. You should review the privacy policy of any third party website before submitting your Identity Information or any other information to these websites.

Social Media Features and Widgets

We may also provide access to services or features on our Website that enables you to share information with certain social networks and interact with us on our social media fan pages or other social media platforms that we may utilize. This may include the Facebook "Like" or share buttons or the Facebook "Comments" feature, social media "follow-us" buttons, etc., all of which are administered via third-party applications or scripts that run on our Website. Your use of these features may result in the collection or sharing of information about you by these third-party social media websites. This may include collection of your IP address, tracking your use on our Website and other third-party websites containing the same social media features, including the pages you visit, duration, time, etc., through the use of a cookie or other unique identifier placed on your browser by such third-parties. Your interactions with these social media features are governed by the privacy policy of the party that provides the specific feature or application. You should carefully review the privacy policies and settings on those specific social media sites. We shall, under no circumstances, have any liability to you whatsoever for the information collection and use/disclosure practices of any such third party that has provided or made available any social media feature or application that you use on our Website.

How We Protect Your Information

We use reasonable, industry standard security measures to protect all Identity Information and billing information you provide. **We make no guarantee, warranty or representation that your credit card or other billing information, or any other information you provide through this Website, will remain secure at all times from any illegal or unauthorized access of the information by third parties.** We shall not, under any circumstances, be held responsible or liable for information or transmissions that are accessed by third parties illegally or without authorization through this Website and/or network. We will report any unauthorized access of your information promptly upon discovery, and we will use our best efforts to remedy any security vulnerability that contributed to the unauthorized access.

General Information

Information Storage And International Transfer

Any Identity information and all other information which we collect on this Website will be stored and processed in our servers located in the United States. If you reside outside the United States, you consent to the collection, transfer, storage and processing of any information from your country to the United States.

Changes to this Policy

If we decide at any time to change this Policy, we will revise the effective revision date posted at the top of this Policy. If we make significant changes to this Policy, We may also notify you by other means, such as sending an email to you and/or posting a notice somewhere prominently on our home page and/or notifying you the next time you access this Website. **Failure to opt-out after receiving notice and following the opt-out instructions contained in the notice shall be deemed to be your assent to any such changes.**

How to Update, Change or View Your Personally Identifiable Information

If you would like to request any changes or updates to any Identity Information you have provided to us, or if you would like to view any information we have collected from your use of this Website, please contact us and request the same by sending an email to: support@meridian-direct.com. Please include the words "Personal Information Request." If you make any information requests, we will require that you provide proof of your identity, which may include providing us with a copy of a driver's license, social security card and/or birth certificate. We also reserve the right to require that you sign and provide us with a notarized affidavit verifying your identity before we update or release any information to you.

Successors

Upon any acquisition, merger, sale or other change of control of our business/ organization, we reserve the right to transfer any Identity information you have submitted to this Website as part of the property owned by us to our successor resulting from such merger, acquisition, sale, etc. In the event of our bankruptcy, insolvency, reorganization, receivership, or assignment for the benefit of creditors, or the application of laws or equitable principles affecting creditors' rights generally, We reserve the right to transfer your Identity Information to protect any of the our rights or as required by law.