

WELCOME TO LEC.ORG (THE "SITE"). WHEN USING THE SITE. YOU AGREE TO ALL OF THE FOLLOWING TERMS AND CONDITIONS.

YOU MUST BE AT LEAST 18 YEARS OF AGE IN ORDER TO ACCEPT THIS AGREEMENT.

This is an agreement between you, on the one hand, and Life Enriching Communities ("LEC) doing business as Twin Lakes and Twin Towers Senior Living Communities and the LEC Foundation, on the other hand.

By accepting this Agreement, You also agree to our collection, use and disclosure of information as described in the Privacy Policy. You are fully responsible for all members and guests of your household who use the Site, whether from your home or otherwise, and You agree to monitor and supervise all use of the Site by guests and members of your household to ensure compliance with this Agreement. THIS RESPONSIBILITY INCLUDES SUPERVISION OF ANY HOUSEHOLD MEMBERS AND GUESTS UNDER 18 YEARS OF AGE.

You agree, on behalf of yourself and all members and/or guests of your household, to abide by the following terms and conditions:

1. In General

The Site is operated by LEC and contains information, software, photographs, audio, video, graphics, links and other material (collectively, "Content") supplied by LEC. We may change, or add to, these terms and conditions at any time and reference to this Terms of Use Agreement ("Agreement") includes any such changes or additions that we may make to these terms and conditions. We will post any new or additional terms and conditions on the Site and these new or additional terms and conditions will be effective immediately upon posting. Your continued use of the Site will serve as your agreement to abide by all such new or additional terms and conditions. If at any time, any term or condition of this Agreement is not acceptable to you, you (and all members and guests of your household) should immediately cease all use of the Site.

2. The Content

The Site provides access to Content that is legally protected by us and others under patent, copyright, trademark and other intellectual property laws. You agree to comply with all copyright notices and other restrictions contained in any Content available on, or accessed through, the Site. YOU ALSO AGREE TO USE THE CONTENT ONLY FOR PERSONAL PURPOSES.

The Content may be used, downloaded, displayed, and printed by you solely for your personal, internal and non-commercial use. You may not use, alter or exploit the Content other than as specifically provided for in this Agreement. In addition, you may

not reverse engineer or decompile any software that you download by using the Site unless you receive express permission from the software owner.

3. Links

The Site may contain links to other sites on the Internet, which are owned and operated by other parties. We are not responsible for the availability of these sites or any of the Content contained on them.

4. Claims Against LEC

You agree to indemnify and hold LEC, and its affiliates, harmless and to pay all liabilities, costs and expenses that LEC incurs resulting from your use of the Site, use of the Site by any member or guest of your household, or your violation of any law or the rights of any third party.

5. Termination of Use

We have the right, in our sole discretion, to restrict, suspend, or terminate your access (and access by any member or guest of your household) to all or any part of the Site, at any time for any reason without prior notice or liability. We may also change, suspend or discontinue all or any aspect of the Site at any time without prior notice or liability.

6. Liability and Warranties

The Site and the Content made available through the Site are provided on an "AS IS" and "AS AVAILABLE" basis. LEC, its affiliates, and third party Content providers DO NOT make any warranties of any kind with respect to the Site or Content, including, but not limited to the following:

- that the Site will be error-free;
- that the Site will not be interrupted;
- that the Site will be secure;
- that the Content is accurate or reliable; or
- that the Content and any files available for downloading are virus-free.

LEC, and any of its affiliates shall not be liable for any direct, indirect, incidental, special or consequential damages arising out of the use of, or inability to use the Site, even if they have been advised of the possibility of such damages. LEC, and its affiliate's maximum liability to you for any claims relating to use of the Site is limited to one hundred dollars (\$100).

7. Miscellaneous

This Agreement shall be governed by the laws of the State of Ohio. You agree that any legal claims relating to this Agreement must be brought in the courts located in Clermont County or Hamilton County, Ohio.

INTERNET PRIVACY POLICY

LIFE ENRICHING COMMUNITIES ("LEC"), doing business as Twin Lakes, Twin Towers and Concord Reserve Senior Living Communities, the LEC Foundation and Confident Living, is committed to safeguarding your privacy online. Please read the following to learn more about how your personal information will be treated as you use the Website (the "Site"). This policy may change from time to time so please check back periodically.

This policy will let you know:

1. What personally identifiable information is collected from you;
2. What cookies are and how they are used;
3. How your information is used;
4. Who is collecting your information;
5. With whom your information may be shared;
6. How you can access, update or delete your information;
7. The kind of security precautions that are in place to protect the loss, misuse, or alteration of your information;
8. How we protect children's privacy;
9. What else you should know about your online privacy.

What personally identifiable information is collected from you?

LEC collects information in several ways from different parts of the Site. On some pages, you can make requests and register to receive materials. The types of personal information collected at these pages are name, address, email address and phone number. Personal information may be collected when you report a problem with the Site. If you contact us, we may keep a record. Any Material Change to this Privacy Policy will be communicated through Site notices at least 30 days prior to implementation. What are cookies and how does LEC use them?

LEC may choose to use "cookies" in order to customize your experience on the Site. Cookies are used to store and sometimes track information about you. A cookie is a small amount of data that is sent to your browser from a Web server and stored on your computer's hard drive. We use both session ID cookies and persistent cookies. For the session ID cookie, once you close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time. If you opt to disable cookies, LEC will not be able to provide you with access to the user specific sections of the site including account information, change of address, and maintenance request.

LEC uses cookies to measure certain traffic patterns of sites you have visited and your visiting patterns in aggregate.

How does LEC use your information?

We take your privacy seriously! We do not share, rent or sell any personally identifiable information you provide us to any third party other than as outlined in this privacy policy.

LEC's primary goal in collecting personal information is to provide each user with a customized experience on the Site. LEC uses the information you provide about yourself only to complete your request and will not share this information with outside parties. Only return email addresses are used to answer the emails that are received and are not used for any other purpose unless specifically requested.

LEC does not share the personally identifiable information provided to us online in ways unrelated to the ones described above without also providing you an opportunity to opt-out or otherwise prohibit such unrelated uses.

Who is collecting information?

When you provide personal information through the Site, the information is stored on or transmitted through one or more servers owned and maintained by a third party Internet service provider ("ISP"). The ISP shares this information only with LEC, unless you are specifically informed otherwise. If data is being collected and/or maintained by any other company, you will be notified prior to the time of the data collection or transfer. If you do not want your data to be shared, you can choose not to allow the transfer ("opt-out") by not using the service or product through which the personal information is being requested.

Please be aware that sponsors of the Site or Websites that have links on the Site may collect personally identifiable information about you when you visit their sites. The information practices of those Websites linked to the Site are not covered by this privacy statement. You should refer to the privacy policies of the other Websites, or contact the respective webmasters of those Websites to obtain information regarding their data collection and use policies.

With whom does LEC share your information?

As a general rule, LEC will not disclose your personally identifiable information to anyone. However LEC may disclose such information when LEC has your permission or under special circumstances, such as when LEC believes in good faith that the law requires it or under the circumstances described below.

Any merchants listed on the Site have separate privacy and data collection practices. We have no responsibility or liability for these independent policies. For more information regarding the merchant, their online store, and their privacy policies, return to that store's home page and click on their "Information," "Privacy Policy" or similar link.

Third Party Data & Data in the Aggregate: Under confidentiality agreements, LEC may match user information with data collected by third parties. Also, LEC may disclose aggregated user statistics (for example, 45% of our users visit the homeowner area) in order to describe LEC's services to prospective customers, affiliates, partners, advertisers, and other third parties, and for other lawful purposes.

Protection of Rights: LEC may also disclose account information in special cases when LEC has reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone (i) who may be violating the [Terms of Use Agreement](#), (ii) who may be violating or causing damage to or interference with (either intentionally or unintentionally) the rights or property of LEC, other Site users, or any other person or entity, or (iii) to protect the personal safety of employees of LEC, other Site users, any other person or entity or the general public. LEC may disclose or access account information when LEC believes in good faith that the law requires it and to ensure the integrity and operation of LEC business and systems.

How you can access, update or delete your information?

You may access all your personally identifiable information collected by contacting the Site's Webmaster info@lec.org. You can correct factual errors in your personally identifiable information by sending us a request that credibly shows error. To protect your privacy and security, the webmaster will take reasonable steps to verify your identity before granting access or making corrections. The webmaster will confirm, via email, that changes have been made.

What kind of security precautions are in place to protect the loss, misuse, or alteration of your information?

We take precautions to protect our users' information. When users submit sensitive information via the Web, their information is protected both online and off-line.

Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to LEC or from the Site, and you do so at your own risk. Once LEC receives your transmission, we will attempt to ensure its security on our systems.

We do everything in our power to protect user information off-line. All of our users' information is restricted in our offices. Only associates who need the information to perform a specific job (for example, a Marketing Specialist or LEC Foundation Representative) are granted access to personally identifiable information. Our associates must use passwords to gain access to our network. Furthermore, all associates are kept up-to-date on our security and privacy practices. Finally, the servers that store personally identifiable information are in a secure environment located in a locked facility provided by our ISP.

If you have any questions about the security of our Site, please contact our Technology Director at info@lec.org.

What about children's privacy?

Naturally, the safety of children is very important to us. Please be advised that the Site is a general audience Website and no portion of the Site is directed to children under the age of 13. LEC does not collect personally identifiable information from any person LEC actually knows is a child under the age of 13.

What else should you know about your privacy?

If we decide to change our privacy policy, we will post those changes to this privacy statement on the homepage, and other places we may deem appropriate, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it. We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you by email or by means of a notice on our homepage.

Please keep in mind that whenever you voluntarily disclose personal information online – for example through email – that information can be collected and used by others.

Questions and Suggestions

If, after reading this document, you have any questions or need to reach us, you may do so by calling us at 513-719-3513.