

## Privacy Policy

**Posted:** January 31st, 2025

**Effective:** January 31st, 2025

Modern Tech Media, LLC (“**Modern Tech Media**,” “**MTM**,” “**we**,” “**us**,” or “**our**”) provides websites, software, and related services—including subscription billing and online payments processed by Stripe—to customers located **in the United States only**. This Privacy Policy explains how we collect, use, disclose, and protect personal information in connection with **mtm.business** and our other services (collectively, the “**Services**”).

By using the Services, you agree to this Privacy Policy. If you do not agree, please do not use the Services.

### U.S.–Only

We **operate exclusively in the United States** and do not accept international clients. Our Services are intended **only for U.S. residents** and are not directed to, or intended for use by, individuals outside the United States.

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## 1) Who We Are & How to Contact Us

**Controller:** Modern Tech Media, LLC (Florida, USA)

**Email:** [mtm.customers@gmail.com](mailto:mtm.customers@gmail.com)

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## 2) Scope

This Policy applies to information we collect:

- On our websites (including **mtm.business**) and pages we host;
- In our software, customer portals, dashboards, and forms;
- In emails and other electronic messages between you and us;
- Through integrated services we use to support subscriptions and payments (e.g., **Stripe**).

This Policy **does not** apply to websites or services we do not control. Their policies govern those properties.

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## 3) Eligibility; Children

You must be **18 years of age or older** (or the age of majority in your state) to use the Services. We do not knowingly collect personal information from children under 13. If you believe a child has provided personal information to us, contact us and we will delete it.

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## 4) Information We Collect

### A. Information You Provide

- **Account & Profile:** name, email, password, company, role, phone, billing details, and addresses.

- **Transactions & Subscriptions:** plan selections, renewal status, invoices, tax status, purchase history.
- **Support & Communications:** messages, tickets, attachments, and feedback.
- **Content You Upload:** files, images, and other materials submitted through the Services.

### Payment Cards via Stripe

We use **Stripe** for payment processing and **do not store full credit/debit card numbers** on our systems. Stripe collects and processes card data directly. We may receive limited details (e.g., last four digits, card brand, expiration month/year), billing address, and transaction results to manage your account (e.g., receipts, renewals, refunds, dispute handling).

### B. Information Collected Automatically

- **Usage & Log Data:** pages visited, actions taken, timestamps, referring URLs, error logs.
- **Device & Technical Data:** IP address, non-precise location (e.g., city/region inferred from IP), browser, OS, network, screen resolution.
- **Cookies & Similar Technologies:** see **Section 9**.

### C. Information from Service Partners

- **Payments:** data from Stripe about charges, invoices, disputes, and subscription events.
- **Hosting, Security, Analytics, Support:** operational data from vendors we use to run the Services.
- **Identity/Authentication (if enabled):** data from single-sign-on or social login to create or link your account.

### D. Information We Process for Business Clients (Service-Provider Role)

For custom development or hosted solutions we provide to a business client, we may process personal information **on that client's behalf**. In those cases, the client's privacy policy controls, and we act as a **service provider/processor** under applicable U.S. state privacy laws, processing data only per our contract with the client.

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## 5) How We Use Information

We use personal information to:

- **Provide & Operate** the Services (accounts, log-in, subscriptions, renewals).
- **Process Payments** and manage billing, taxes, refunds, chargebacks, and disputes (via Stripe).
- **Communicate** with you (service, transactional, administrative, and support messages).
- **Secure, Maintain & Improve** the Services; diagnose and fix issues; perform analytics.
- **Personalize** your experience (e.g., preferences, remembered settings).
- **Detect & Prevent** fraud, abuse, security risks, and illegal activity.
- **Comply with Laws** and enforce our agreements (including Terms of Use).
- **Marketing (U.S. only):** send newsletters or updates—you may opt out at any time.

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## 6) How We Share Information

We share information only as described below:

- **Service Providers/Processors:** e.g., **Stripe** (payments), cloud hosting, security, analytics, customer support, email/SMS delivery. They may access information only to perform services for us under contractual confidentiality and data-protection obligations.
- **Business Transfers:** in a merger, acquisition, financing, or sale of assets (we'll require the transferee to honor this Policy or provide equivalent notice).
- **Legal & Safety:** to comply with law, subpoenas, or lawful requests; to protect rights, privacy, safety, or property of you, us, or others.
- **With Your Direction or Consent.**

**We do not sell personal information**, and we do not “share” personal information for cross-context behavioral advertising as defined by California law. If that ever changes, we will update this Policy and provide legally required notices and opt-out mechanisms.

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## 7) Your Choices

- **Service/Transactional Emails:** You cannot opt out of emails necessary to provide the Services (e.g., receipts, security alerts, critical notices).
  - **Marketing Emails:** You can unsubscribe via the link in the email or by contacting us.
  - **Account Data:** You can review/update certain account details in your dashboard or by contacting us.
  - **Cookies:** see **Section 9** for controls.
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## 8) State Privacy Rights (U.S.)

Depending on where you live (e.g., **California** (CPRA), Colorado, Connecticut, Utah, Virginia), you may have rights to **access, know, correct, delete, and obtain a portable copy** of certain personal information, and to **opt out of sales or targeted advertising**. We **do not sell** personal information and do not engage in cross-context behavioral advertising.

To exercise a right, email [mtm.customers@gmail.com](mailto:mtm.customers@gmail.com) with the subject “Privacy Request” and tell us the state you reside in and the right you wish to exercise. We will verify your request (we may need to match information to your account or ask for additional details). You may use an **authorized agent** as permitted by law. If we deny your request (in whole or in part), you may **appeal** by replying to our decision email and stating “Privacy Appeal.”

**Non-Discrimination:** We will not discriminate against you for exercising your privacy rights.

**Sensitive Personal Information:** We do not use or disclose sensitive personal information (e.g., precise geolocation, government IDs) for purposes requiring a “limit use” right. If that changes, we will provide required notices and options.

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## 9) Cookies & Tracking

We use cookies, pixels, and similar technologies to operate and improve the Services.

### Categories:

- **Strictly Necessary:** sign-in, security, core features.

- **Functional:** remember choices and preferences.
- **Performance/Analytics:** understand usage and improve features.
- **(Optional) Advertising/Measurement:** only if enabled in the future (we currently do **not** use cross-context behavioral ads).

**Controls:** Most browsers let you block or delete cookies. Disabling some cookies may limit functionality. If we implement a cookie banner or preference center, your selections will apply from that tool.

**Do Not Track:** We currently do not respond to DNT signals. If applicable U.S. law requires recognition of browser privacy signals for targeted advertising and we enable such features, we will honor those signals.

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## 10) Data Hosting, Transfers & U.S.–Only Service

We **host and process data in the United States**. We do not target, market to, or onboard clients outside the U.S., and we do not intentionally process the personal information of non-U.S. residents. If you are outside the United States, **do not use the Services** or provide personal information to us. If we learn we have collected such information, we may delete it.

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## 11) Security

We use commercially reasonable administrative, technical, and physical safeguards designed to protect personal information. While no method of transmission or storage is 100% secure, we continuously work to protect your information.

- **Transport Security:** We use HTTPS/TLS for data in transit.
  - **Payments:** Stripe is PCI-compliant and processes card data directly; we do not store full card numbers.
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## 12) Data Retention

We retain personal information for as long as necessary to provide the Services, comply with legal obligations (including tax, accounting, and anti-fraud requirements), resolve disputes, and enforce agreements. Where applicable, we will anonymize or delete data when it is no longer needed.

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## 13) Your Responsibilities

- **Password Security:** Keep your password confidential and secure. Notify us immediately of any unauthorized use.
  - **Accurate Information:** Keep your account information accurate and up-to-date.
  - **U.S. Use Only:** Do not use the Services from outside the United States.
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## 14) Communications Preferences

You may unsubscribe from marketing emails via the link in those messages or by contacting us. Service and administrative messages (e.g., receipts, account notices) are required to deliver the Services and you may not opt out of those while you maintain an account.

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### **15) Changes to This Policy**

We may update this Privacy Policy from time to time. If we make material changes, we will post the new Policy on this page with a new “Effective” date and, when required, provide additional notice.

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### **16) Contact Us**

Questions or requests regarding this Policy or your personal information can be sent to:  
**mtm.customers@gmail.com**

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### **17) Additional Stripe Disclosures**

We use **Stripe** for payment processing; your payments are subject to **Stripe’s** terms and privacy policy. Stripe may collect and process personal information about you as an independent controller for fraud prevention, compliance, and payment operations. We receive limited payment metadata from Stripe to manage your account and subscriptions (e.g., invoice status, last-4 of card, brand, expiration month/year).

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### **18) California “Shine the Light”**

California Civil Code § 1798.83 permits users who are California residents to request certain information regarding disclosure of personal information to third parties for their direct marketing purposes. **We do not disclose personal information to third parties for their direct marketing purposes.**