

# Privacy Policy

January 2025

We are strongly committed to protecting the privacy of your personal information. The policies below are applicable to stephenmmurphy.com and all email newsletters published by stephenmmurphy.com (collectively, "stephenmmurphy.com" or "Site"). We have established this privacy policy ("Privacy Policy") to let you know the kinds of personal information we may gather, why we gather your information, what we use your personal information for, when we might disclose your personal information, and how you can manage your personal information.

Please be advised that the practices described in this Privacy Policy apply only to information gathered online at stephenmmurphy.com. It does not apply to information that you may submit to us offline, or to Sites maintained by other companies or organizations to which we may link or who may link to us.

By visiting our site, you are accepting the practices described in our Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the site. We reserve the right to modify or amend the terms of our Privacy Policy from time to time without notice. Your continued use of our site following the posting of changes to these terms will mean you accept those changes. If we intend to apply the modifications or amendments to this Privacy Policy retroactively, we will provide you with notice of the modifications or amendments.

If you have any questions about this Privacy Policy or don't see your concerns addressed here, you should contact us by email at the email address listed below.

## Controllers of Personal Information

Any personal information provided to or to be gathered by stephenmmurphy.com is controlled by us. Any personal information provided to subscribe to our newsletter is controlled by the Newsletter Service listed below.

## What Information about me is collected and stored?

When you register for our newsletter, we collect your email address, name, and country of residence. We also use cookies to collect and analyze certain types of information about usage of the Site.

## How do we use your information?

We use automated technologies to collect and analyze certain types of information we consider to be non-personal information, including: (a) information related to the devices you use to access or interact with our Site, such as: IP addresses, geolocation information, unique device identifiers and other information about your mobile phone or other mobile device(s), browser type, browser language; and (b) information related to the ways in which you interact with the Site, such as: referring and exit pages and URLs, platform type, the number of clicks, domain names, landing pages, pages viewed and the order of those pages, the amount of time spent on particular pages, the date and time you used the Site, and other similar information. Read more about our use of cookies and non-personal information below.

## How do newsletter services use your information?

We use MailerLite to manage our email marketing subscriber list and to send emails to our subscribers. MailerLite is a third-party provider, which may process your data (when you subscribe) using industry-standard technologies to help us monitor and improve our newsletter.

MailerLite's privacy policy is available at <https://www.mailerlite.com/legal/privacy-policy>

You can always unsubscribe from our newsletter by clicking on the unsubscribe link provided at the end of each newsletter. You may also contact us using the information below to request a complete deletion of your data from our Newsletter Service.

### **Use of Cookies**

A cookie is a small file of letters and numbers that is placed on your browser, hard drive, or memory of your device when you use Site. We use these technologies to analyze the usage of the Site. We use cookies or other tracking technologies that are:

- Analytical/Performance cookies. They allow us to recognize and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily. More information on Google Analytics below.
- Strictly necessary cookies. These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website.

Most browsers automatically accept cookies, but you can modify your browser setting to decline cookies by visiting the Help portion of your browser's toolbar.

### **Google Analytics**

The Site uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf.

You can prevent cookies from being stored via the relevant setting in your browser software. Furthermore, you can prevent the data created by the cookie based on your use of the website (incl. your IP address) from being collected by Google and such data from being processed by Google by downloading and installing the browser plugin that is available via the following link: <https://tools.google.com/dlpage/gaoptout>

Further information about the handling of user information by Google Analytics can be found in Google's Privacy Policy: <https://support.google.com/analytics/answer/6004245>

### **What happens when I link to or from another website?**

This Site may contain links to other websites operated by stephenmmurphy.com or third parties. Please be advised that the practices described in this Privacy Policy for stephenmmurphy.com do not apply to information gathered through these other websites. We are not responsible for the actions and privacy policies of third parties and other websites.

### **Images on Site**

We only use public domain, copyright-free or images licensed for commercial use by the original copyright owner or a distributor who has the right to grant a license on behalf of the copyright owner.

### **Governing Law**

This Site is published in the United States. We attempt to protect the Personal Information of all users of our Site and we attempt to comply with local data protection and consumer rights laws to the extent they may apply to the stephenmmurphy.com services, and our policies are directed at compliance with those laws. If

you are uncertain whether this privacy policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to stephenmmurphy.com.

#### **Notice to Non-US Users**

If you are located outside the United States of America, you should be aware that your personally identifiable information will be transferred to the United States of America, the laws of which may be deemed by your country to have inadequate data protection. If you are located in a country outside the United States of America and voluntarily submit personal information to us, you thereby consent to the general use of such information as provided in this privacy policy and to the transfer of that information to, and/or storage of that information in, the United States of America.

#### **Limitation on Liability**

By using this site, you acknowledge that we specifically disclaim any liability (whether based on contract, tort, strict liability, or otherwise) for any direct, indirect, incidental, consequential, punitive or special damages arising out of, or in any way connected with, your access to or use of this site (even if we have been advised of the possibility of such damages), including but not limited to, liability associated with any viruses which may infect a user's computer equipment.

Any material downloaded or otherwise obtained or provided through the use of this Site is done at your own discretion and risk and you will be solely responsible for any damage to your computer system, or loss of data, that results from the use, download or provision of any such material.

Except to the extent required by applicable law, we will not be liable for the unavailability or failure to operate all or any part of the service or system on which this Site is accessed, viewed or used.

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