Peoples Capital Group Privacy Policy

Peoples Capital Group ("we" or "us" or "PCG") has established this Privacy Policy to explain how it protects and manages the personal information that it collects from you online.

1. Consent for Collection, Use and Disclosure

Your use of the www.peoplescapitalgroup.com website ("Website") and/or your registration for Website products and services constitute your consent to the terms of this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Website or services. We may occasionally update this Privacy Policy. When it does, we will also revise the "last update" date at the top of this Privacy Policy. Peoples Capital Group may make new uses or disclosures of information collected from users, such as in connection with an investigation of a breach of an agreement, contravention of laws, an emergency where the life, health or security of an individual is threatened, the collection of a debt or in compliance with the request of a law enforcement agency or a court order, and in such circumstances, this Website will not inform and obtain the consent of the user prior to such change.

A user may withdraw his or her consent for collection, use and disclosure at any time by sending an email to unsubscribe. Please note that, if you do, this Website may suspend its provision of products and services to you.

2. Accountability

Peoples Capital Group collects certain "personal information" (information that personally identifies you) which may include, but is not limited to, your name, email address, home or work address, telephone number, and information about your computer hardware and software (e.g., IP address, operating system, browser type, domain name, URL, access times, and referring web site addresses).

We have implemented this Privacy Policy to protect personal information received from its users, and to respond to any inquiries. The Privacy Policy also provides that we will use appropriate contractual means to establish a comparable level of protection for personal information which is sent for processing by third parties on our behalf.

Peoples Capital Group has designated responsibility for your personal information to its operations manager, who ensures compliance with the principles in this Privacy Policy. Other Peoples Capital Group individuals may be delegated to act on behalf of the operations manager.

3. Purposes for Collecting Personal Information

Peoples Capital Group collects and uses personal information for the following Identified Purposes:

- (a) to understand user needs regarding Website services;
- (b) to develop and provide our website and our products and services for our users;
- (c) to fulfill your requests for products, services or information;
- (d) to communicate with users and site visitors, when necessary, and to inform users of upgrades, as well as of other products and services available from Peoples Capital Group, its affiliates and third parties:
- (e) to allow users to access limited-entry areas of the Website;
- (f) to personalize some of our services and products for you and to deliver targeted advertisements and offers from the Website and third parties;
- (g) to bill accounts and maintain payment records;

- (h) to comply with any applicable law, regulation, legal process or government request;
- (i) to respond to a legitimate claim, or to address our reasonable belief, that you are violating the rights of any third party or any of the agreements or policies that govern your use of the Website or any product or service on the Website:
- (j) to protect the services, products, information, or rights of the Website, including but not limited to the security or integrity of the site; and
- (k) to identify and resolve technical problems concerning the Website, its information, products and services.

The Website also uses personal information in an aggregate form (i.e., not individually attributable to you) for its business analysis, operational, marketing and other promotional purposes.

If we hire other companies to provide some products or services on our behalf, then we will only provide those companies the personal information they need for the Identified Purposes, and we will limit their rights to use and further disclose your personal information as appropriate in the course of their work for us.

4. Limiting the Collection of Personal Information

Peoples Capital Group limits its collection of personal information to only that information which is necessary for the Identified Purposes. Peoples Capital Group does not direct its site to, nor does it knowingly collect any personal information from children under the age of thirteen. When you visit the Website, a cookie may be placed on your computer or the cookie may be read if you have visited the Website previously. If you choose to not have your browser accept cookies from the Website, you may not be able to view all the text on the screens, or to experience a personalized visit, or to subscribe to certain service and product offerings on the Website.

5. Disclosure, Processing and Retention

We do not sell, rent, or disclose your personal information to anyone else, except:

- (a) to someone you have designated to act as your agent, for one or more of the Identified Purposes (listed in Section 3, above);
- (b) to Peoples Capital Group 'employees, independent contractors, subsidiaries, joint venturers, affiliates, consultants, business associates, service providers, suppliers and agents, acting on our behalf for any of the Identified Purposes;
- (c) as necessary if Peoples Capital Group has reason to believe that disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference (either intentionally or unintentionally) with Peoples Capital Group 'rights or property, other users of the Website, products or services, or anyone else that could be harmed by such activities; and (d) to respond to judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law.

In addition, as we continue to develop our business, we or our affiliates may sell or buy other businesses or entities, or we may merge with another company. In such transactions, personal information may be one of the transferred business assets. Also, in the event that Peoples Capital Group or substantially all of its assets are acquired, your personal information may be one of the transferred assets.

Your information may be stored and processed in the United States, or in any other country in which Peoples Capital Group or its affiliates, subsidiaries or agents maintain facilities. By using this web

site, you consent to any such transfer of information outside of your country.

6. Accuracy of Personal Information

We will use reasonable efforts to keep personal information accurate for the Identified Purposes, and for minimizing the possibility of making inappropriate user decisions based on such information. Users are responsible for informing Peoples Capital Group about changes to their personal information. Peoples Capital Group will use new or updated personal information it receives from users to update its own records.

7. Security Safeguards

Peoples Capital Group will use commercially reasonable efforts to protect user's personal information.

8. Access to Personal Information

Peoples Capital Group will afford you a reasonable opportunity to review the personal information in your file only, upon request to the operations manager at info@jtfoxxorg.com or by writing to:

Peoples Capital Group 261 Springfield Ave, Ste 103 Berkeley Heights. NJ 07922

If Peoples Capital Group is not able to provide access to some aspect of a user's personal information, it will provide reasons for denying access such as: that by doing so would likely reveal personal information about a third party, or that it is confidential commercial information or attorney-client privileged communications, or that the information relates to a breach of an agreement or a contravention of law, or that its disclosure could reasonably be expected to threaten the life or security of another individual.

Users have the right to request that inaccurate or incomplete information be amended as appropriate, by contacting Peoples Capital Group at info@peoplescapitalgroup.com. Peoples Capital Group will promptly correct such personal information.