

PRIVACY POLICY

The following information is designed to help you understand the information collection practices at this Website.

By visiting this Website, you are accepting the practices described in this Privacy Policy. If you do not agree to this policy, please do not use this Website. Please review the [Terms and Conditions](#) to learn of other terms and conditions applicable to your use of this Website.

Changes to this Privacy Policy

CSA reserves the right to change, modify, add, or remove portions of this Privacy Policy at any time for any reason. Such changes shall be effective immediately upon posting. We suggest that you review this policy periodically for changes. The current version of this Privacy Policy can be accessed from the link on our homepage, or at the bottom of our other Website pages. You acknowledge that by accessing our Website after we have posted changes to this Privacy Policy, you are agreeing to the terms of the Privacy Policy as modified.

Information Collection and Use

Personally, Identifiable Information: The personally identifiable information you submit to our Website is used to provide you with information on CSA products and services. The types of personal information that may be collected at our Website include: name, address, e-mail address and telephone number. We will not sell, share or rent your personally identifiable information to others in contravention of this Privacy Policy. Please contact us by email or telephone as specified below to update your account information whenever such information ceases to be complete or accurate.

Additionally, if you are accessing parts of this Website that are password protected, then (a) once you submit your password and enter, this Website will recognize who you are and collect all information that you submit, including all electronic information (including all transaction information), and (b) any information collected about you from this Website may be associated with other identifying information that we have about you.

Aggregate Information: We generally record certain usage information, such as the number and frequency of visitors to our Website. This information may include the websites that you access immediately before and after your visit to our Website, the Internet browser you are using and your Internet Protocol (IP) address. If we use such data at all it will be on an aggregate basis, and we will not disclose to third parties any information that could be used to identify you personally.

“Cookies” are small files placed on your hard drive. Each website that you visit can send its own cookie to your browser if your browser preferences allow it. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. Each browser is different, so check the “Help” menu of your browser to learn how to change your cookie preferences. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on our Website. In addition, a number of companies offer utilities designed to help you visit websites anonymously.

Cookies or other technology help us to provide customized services and information. We use cookies to tell us how and when pages in our Website are visited, what our

users' technology preferences are (such as what type of video player they use) and whether our Website is functioning properly. Additionally, you may encounter cookies or other similar devices on our Website that are placed by third parties. We do not control the use of cookies by third parties.

Privacy Preferences: This Website may contain information, including P3P privacy policies ("Privacy Preference Information"), intended to work with your selected privacy preferences. While we have tried to make such Privacy Preference Information included within this Website conform to this full-text of this Privacy Policy, this Privacy Policy is the definitive statement of the privacy policies and practices for this Website.

Service Providers: We may use internal or external service providers to operate our Website and employ other persons to perform work on our behalf, such as sending postal mail and e-mail. These persons may have access to the personally identifiable information you submit through the Website, but only for the purpose of performing their duties. These personnel are not permitted to use your personally identifiable information for any other purpose.

Compliance with Laws: CSA does not automatically collect personally identifiable information from visitors to our Website. We will not provide any personally identifiable information to any other persons, except (a) if we are required to make disclosures to the government or private parties in connection with a lawsuit, subpoena, investigation, similar proceedings or regulatory examination, (b) to comply with applicable laws or regulations, (c) to enforce these Terms, or (d) to share information with our affiliates or service providers in connection with providing services to you. We can (and you authorize us to) disclose any such information in those circumstances.

E-mail and Marketing: CSA does not sell its customers' e-mail addresses, nor will we provide your personal information to third parties for their marketing purposes. CSA will not send you e-mail messages without first receiving your permission, unless it relates to servicing your account or unless you have consented to receiving electronic delivery of fund documents as part of our E-Delivery service. It is our policy to include instructions for unsubscribing from these permission-based programs. We recommend that you do not send us any individual personal information via non-secure methods of correspondence, including via public electronic communication channels, such as Internet e-mail, which are generally not secure.

Business Transfers: If all or some of the business, stock or assets of CSA are acquired or merged with another business entity, we will share all or some of your information with this entity to continue to provide service to you. You will receive notice of such an event and the new entity will inform you of any changes to the practices in this Privacy Policy. If the new entity wishes to make additional use of your information, you may decline such use at such time.

Children's Privacy

Although this Website is not targeted toward children, we are concerned about the safety and privacy of children who use the Internet. If we become aware that a child under 13 has provided us with personally identifiable information without verifiable parental consent, we will use our best efforts to remove such information from our files. If a parent or guardian becomes aware that his or her child has provided us with

personally identifiable information without verifiable parental consent, he or she should contact us.

Third Party Websites

CSA may establish links between this Website and one or more websites operated by third parties. CSA has no control over any such other websites, the contents therein or the products/services offered. Your access to and use of such linked websites is governed by the terms of use and privacy policies of those sites and shall be at your own risk. CSA disclaims responsibility for the privacy policies and customer information practices of third-party internet websites hyperlinked from our Website.

Security

No data transmission over the internet can be 100% secure, so CSA cannot ensure or warrant the security of any information you submit to us on this Website.