

## **Life. Money. You., LLC**

### **Privacy Policy**

We respect your privacy. Read this Privacy Policy to see how we will use your personal information and how you can contact us with any questions.

#### **Policy Effective Date: March 25, 2026**

Life. Money. You., LLC (hereinafter, “**LMY**”, “**we**”, or “**us**”) is an Illinois limited liability company that delivers financial well-being tools, resources, and services through <https://www.lifemoneyyou.com> or one of the pages thereon (“**Website**”) to members of LMY and other end users (“**Participants**” or “**you**”). Participants have access to services and features, which may include, without limitation, financial coaches (“**Coaching**”), live events (“**Events**”), an email newsletter (“**Newsletter**”), and content on social media and on the Life Money You library on the Website (“**Content**”) (the Website, Coaching, Events, Newsletter, Content and other services and features, collectively referred to herein as the “**Program**”). We are an Illinois limited liability company and wholly-owned subsidiary of Baxter Credit Union d/b/a BCU (“**BCU**”).

This Privacy Policy describes the types of information LMY may collect from you or that you may provide when you access and use the Program as well as our practices for collecting, using, maintaining, protecting, and disclosing that information. Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. Depending on where you live and other factors, some of our processing of your personal information may also be subject to other U.S. data privacy laws. Our California and Other U.S. State Privacy Laws Policy available at <https://www.lifemoneyyou.com/legal> describes what rights you may have under those laws. If you do not agree with our policies and practices, your choice is not to use the Program.

This Privacy Policy does not apply to information once it is collected or used by any third party, affiliate, or affiliate of a third party, including those that may link to or be accessible from the Program. Please review their policies. LMY is not responsible for the content or the privacy policies or practices of any third parties, third-party websites, or third-party applications.

The Privacy Policy is incorporated by reference into our Terms and Conditions, currently available at <https://www.lifemoneyyou.com/legal> (“**Terms and Conditions**”), which govern your use of the Program. Any terms used herein and not defined will have the meanings given to them in the Terms and Conditions. By using the Program, you hereby warrant and represent that (i) you have read, understand, and agree to this Privacy Policy and the Terms and Conditions; (ii) you are a resident of the United States or a United States territory; and (iii) you are at least 18 years of age. This Privacy Policy may change

from time to time (see [Changes to Our Privacy Policy](#)). Your continued use of the Program after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

PLEASE DO NOT USE OR ACCESS THE PROGRAM IF YOU DO NOT AGREE TO THIS PRIVACY POLICY.

## **Contents**

- [Information We Collect About You](#)
- [How We Collect Your Information](#)
- [How We Use Your Information](#)
- [How We Disclose Information](#)
- [Web Analytics and Tracking](#)
- [Promotional Offers](#)
- [Accessing and Correcting Your Information](#)
- [Children's Privacy](#)
- [Data Security](#)
- [Retention](#)
- [Changes to Our Privacy Policy](#)
- [Contact Information](#)

## **Information We Collect About You**

We collect several types of information from and about users of the Program, including information:

- that is your Personal Information;
- that is about you but individually does not identify you, such as your employer, job title, salary, income, retirement date, or other financial goals and information;
- that is about your spouse and children, such as their name, birthday, annual income, and retirement; and/or
- about your internet connection and the type and capabilities of the browser and equipment you use to access the Program and usage details.

For purposes of this Privacy Policy, "**Personal Information**" means any information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked with a particular person or household. We may collect Personal Information that falls into the following categories:

- **Identifiers.** We may collect information that can be used to identify you, such as a real name, alias, postal address, phone number, photograph (if you choose to provide it), username, government identification number, and email address.
- **Characteristics of protected classifications.** We may collect information such as your age, sex, gender and gender identity, marital status, and race.

- **Demographic information.** We may collect information such as your date of birth, sex, education status, gender, employment status, and relationship status.
- **Financial information.** We collect financial information that you provide to us about: your assets and debts, such as your bank account information, credit card information, brokerage information; real estate information such as properties owned and mortgaged; credit and credit score information; income; and any other information you decide to provide.
- **Commercial information.** We may collect information about personal property, products or services purchased, obtained or considered, or other purchasing or consumer histories, or tendencies.
- **Professional, employment, and educational information.** We may ask for information about your education, employment, and employment history.
- **Internet or network information.** We collect information such as your browsing and history, about your device and browser, and regarding your interactions with a website, application, or advertisement.
- **Geolocation data.** We may collect information about the location of your device from your device, browser, or IP address, consistent with your device settings.
- **Inferences.** We may also collect inferences drawn from our communications with you, your submissions to us, and the other information described above.

Without this information, we may not be able to provide you with all the requested services.

### **How We Collect Information**

We collect information about you in several ways, including: (1) directly from you when you provide it to us; and (2) automatically as you navigate through the Website (information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies).

**Information You Provide to Us.** When you use the Program or otherwise communicate with us, we collect information that you provide to us directly. For example, we collect information in the following circumstances:

- You visit our Website, participate in Coaching, or subscribe to our Newsletter or Content allowing us to collect information, including about your queries or searches on the Website, your use of the educational materials in the Program, and communications you may have with financial coaches.
- You register to become a non-owner member of LMY (“**LMY Membership**”) or create an account and provide us information such as your first and last name, username, password, email, phone number, birthdate, and picture.
- You access the Program through social networking sites or third-party services.
- You contact us via the Website or otherwise communicate with us, including by using email, text, or other electronic messages and provide us your name, email address, your communications, and other records.

- You sign up for our notifications and provide us with your name, contact information, and communication preferences.
- You respond to surveys that we might ask you to complete to assess your financial wellness and provide information in your responses, which may include questions about your finances, accounts, credit, employment and education history, marital status, age, gender, and other data, as well as your name and contact information.
- You otherwise use our Program where information is required for such use and/or participation, this includes information provided at the time of registering to use our Program or when you request further services.
- You report a problem with our Website or any other part of the Program.

You can choose not to provide information that is requested of you by us; however, this may limit your ability to use or access the Program.

You also may provide information to be published or displayed (hereinafter, “**posted**”) on public areas of the Website or Content, or transmitted to other users of the Program or to third parties (collectively, “**User Contributions**”). Your User Contributions are posted on and transmitted to others at your own risk. Although we may limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Program with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

**Information We Collect Through Web Analytics and Tracking.** We and others may use a variety of technologies to collect information about your device and use of our Website. You can learn more about how we use Web Analytics and Tracking by reading our section on “Web Analytics and Tracking,” below.

**Information You Share on Third Party Websites or through Social Media Services.** The Program may include links to third-party websites and social media services where you will be able to post comments, stories, reviews, or other information. Your use of these third-party websites and social media services may result in the collection or sharing of information about you by these third-party websites and social media services. We encourage you to review the privacy policies and settings on the third-party websites and social media services with which you interact to make sure you understand the information that may be collected, used, and shared by those third-party websites and social media services.

### **How We Use Your Information**

LMY may use and process information that we collect about you or that you provide to us, including any Personal Information, for one or more of the legitimate business purposes described in this Privacy Policy. For example, LMY (and/or our service providers) may use information about you:

- To present our Program to you.
- To provide you with financial wellness information, assessments, suggestions, and products or services that you request from us.
- To conduct analysis so that we may provide you with personalized insights, guidance, and recommendations specific to your circumstances.
- To have financial coaches contact you via our Website, email, chat, phone, or text messages.
- To send you newsletters, advertisements, or other promotional communications about our Program.
- To provide you with user-to-user communications.
- To provide you with notices about your LMY Membership and/or Account.
- To carry out our obligations and enforce our Terms and Conditions and any contracts entered into between you and us.
- To notify you about changes to the Program.
- To perform tasks on behalf of and according to instructions of a third party, such as payment processors, third party service providers, or our advertising partners.
- To further our legitimate interests in providing the Program, including without limitation to collect and remit payment for paid features, where applicable.
- To resolve any disputes between users of the Program or between such users and us and provide customer service.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

### **How We Disclose Information**

We may disclose Personal Information that we collect or you provide as described in this Privacy Policy:

- To our affiliates, parent, and other entities in the BCU corporate family (“**BCU Family**”) for everyday business purposes as described in this Privacy Policy, including for marketing purposes, for improving and developing our offerings, and for personalizing your experience. Certain laws may allow you to limit our information sharing activities under certain circumstances.
- To contractors, service providers, and other third parties we use to support our Program (“**Service Providers**”). We take commercially reasonable steps to ensure that our third-party Service Providers reasonably protect and secure your information and use it only for the purposes for which we disclose it to them.
- To fulfill the purpose for which you provide it. For example, if you give us your contact information to have a financial coach contact you, we will transmit your contact information to the coach.
- As permitted by law to comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Terms and Conditions and other agreements.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of LMY’s assets,

whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by LMY is among the assets transferred.

- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of LMY, our affiliates, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

### **Web Analytics and Tracking**

We and our third-party partners use a variety of online tools and technologies to collect information about your use of our Program. This information may be used for a number of different purposes, such as to keep our Program secure, to provide a good user experience, to measure how people are using our Program, to improve our Program, and to market our Program. One of the third-party tools we use is Google Analytics, which helps us measure the performance of our online services and provide us with business insights.

**Cookies** “Cookies” are small text files that get downloaded to your web browser when you visit our Website. Cookies help us give you a good online experience and effectively provide our Program to you. Some of our cookies last for just one visit (“session cookies”), while some remember you over multiple visits (“persistent cookies”). Among other purposes, we and our third-party partners use cookies to: authenticate users visiting our Website, protect our Program from fraud, remember helpful things about our users like their preferred language, track which pages users read, analyze how users interact with our Program, and show users relevant marketing content and advertisements. Your web browser gives you the ability to block and delete cookies. If you block or delete cookies, not all of our Website’s features may be fully functional or accessible to you.

**Pixels** Pixel (also known as tag or web beacon) technology may be used on some of our services. Pixels are images or small strings of code on our Website that give our third-party partners access to information about how people are using our Program. Pixels help us understand users’ likes and interests, enhance their website experiences, and serve more relevant marketing content and advertisements on other websites our users visit.

**Your Location Data** Our Website may periodically collect, transmit, and use geolocation information to support certain features.

On our Website, you can choose whether geolocation information can be monitored by clicking the “Allow” button when prompted. You can change your location permissions at any time in your device settings.

### **Promotional Offers**

If you do not wish to have your Personal Information used by LMY to promote BCU Family products or services, you can opt-out at any time by sending us an email stating your request to [help@lifemoneyyou.com](mailto:help@lifemoneyyou.com). We may need to cancel your LMY Membership and/or delete your Account to accommodate this request. If you do not wish to have your contact information used by LMY to promote other third-party products or services, you can opt-out at any time by either (a) by sending us an email stating your request to [help@lifemoneyyou.com](mailto:help@lifemoneyyou.com) or (b) if you have established an Account, by logging into the Website and adjusting your user preferences in your Account.

### **Accessing and Correcting Your Information**

If you have established an Account, you can review and change your Personal Information by logging into the Website and visiting your Account profile page under the profile section of the Website. You may also send us an email at [help@lifemoneyyou.com](mailto:help@lifemoneyyou.com) to request access to, correct, or delete any Personal Information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

### **Children’s Privacy**

The Program is not intended for individuals under the age of 18. We do not intentionally collect personal information from children. If you are the parent or guardian and believe your child has provided us with personal information, please contact us at [help@lifemoneyyou.com](mailto:help@lifemoneyyou.com).

### **Data Security**

We have implemented measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls. Any financial information stored on our servers or exchanged with your other financial accounts will be encrypted using industry standard technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Program, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website and Content like message boards. The information you share in public areas may be viewed by any user of the Website and Content.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Information, we cannot guarantee the security of your Personal Information transmitted to our Program. Any transmission of Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained in the Program.

### **Retention**

We will only retain personal information for as long as necessary to fulfill the purposes for which we collected it, including for the purposes of satisfying any legal, accounting, or reporting requirements, or as otherwise required by law. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of the personal information, the purposes for which we process the personal information and whether we can achieve those purposes through other means, and the applicable legal requirements.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

### **Changes to Our Privacy Policy**

LMY may modify this Privacy Policy from time to time. The most current version of this Privacy Policy will govern our use of your information. If we make material changes to how we treat our users' Personal Information, we will notify you by email to one or more of the email addresses specified in your LMY Membership or Account and/or through a notice posted on the Website. The date the Privacy Policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website, Content, and this Privacy Policy to check for any changes.

### **Contact Information**

The Program is provided by LMY, a wholly-owned subsidiary of BCU. To ask questions or comment about this Privacy Policy and our privacy practices, contact us at:

Life. Money. You., LLC  
340 North Milwaukee Avenue  
Vernon Hills, IL 60061

or via email:

[help@lifemoneyyou.com](mailto:help@lifemoneyyou.com)