

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: May 4, 2023

Life. Money. You., LLC (“**LMY**”, “**we**”, or “**us**”) delivers financial well-being tools, resources, and services (collectively, “**Program**”) through <https://www.lifemoneyyou.com> or one of the pages thereon (“**Website**”) and its MoneyTracks™ mobile application (“**App**”), including by providing members of LMY and other end users (“**Participants**” or “**you**”) with access to goal consultants (“**Coaching**”), live events (“**Events**”), and/ or content on social media and on the Financial Learning Center on the Website (“**Content**”). We are an Illinois limited liability company and wholly-owned subsidiary of Baxter Credit Union, d/b/a (“**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. This Privacy Policy also applies to information we collect from any financial accounts (including bank, credit card, investment, and other financial accounts) you give us access to, when we obtain that information for the Program. Please read this Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. 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 Website, App, or any other part of 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> (“**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; and (iii) you are over 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, INSTALL, OR ACCESS THE SERVICES IF YOU DO NOT AGREE TO THIS PRIVACY POLICY.

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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.
- about your internet connection and the type and capabilities of the browser and equipment you use to access the Website and App 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 collect information such as your date of birth, information from a birth certificate or death certificate, 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.

Additionally, depending on how you use our Program, we may collect certain types of sensitive information, including: precise geolocation (e.g., GPS latitude and longitude, consistent with your device settings), account log-in, government identifiers, and debit, credit, or bank account information.

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; (2) automatically as you navigate through the Website and App (information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies); and (3) from third parties, such as transaction information from the financial accounts you provide us access to.

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, use our App, participate in Coaching, or subscribe to Content allowing us to collect information, including about your queries or searches

on the Website, your use of the educational materials on the Website, and communications you may have with goal consultants.

- You register to become a non-owner member of LMY (“**LMY Membership**”) or create an account or accept the creation of an account on your behalf to access the App (“**App 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 or invite your friends to join the Program, “share” the Program on social networking sites, or perform other similar actions.
- 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 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, including 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 use the Program for document storage by uploading documents and the information contained in those documents.
- You grant LMY access to your third-party accounts, including through our Account Aggregation Services, providing us your account login and password information, and allowing us to access any content you have provided or stored in those accounts.
- 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 Website and App, or when you request further services.
- You report a problem with our Website, App, 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, App, or Content or transmitted to other users of the Website, App, Content, or 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 Website, App, and Content 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 Automatic Data Collection Technologies. We and others may use a variety of technologies to collect information about your device and use of our Website and the App. You can learn more about how we use Automatic Data

Collection Technologies by reading our section on “Automatic Data Collection Technologies,” 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 obtain quotes for services, purchase services, 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.

In particular, we collect information from other companies and associate that with the information we collect about you. For example, if you link any of your third-party accounts (for example, your Apple account, social media accounts or financial accounts) to the Program, we may collect information from the providers of those accounts, including your contact list, social media profile information, social media feed information, interest rates, account balances, and transaction history. If you add any information about real estate you own to the Program, we may automatically look up and provide you the value of your real estate as reflected by certain third-party real estate valuation 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 obtain information from your financial accounts that you give us access to.
- To have goal consultants contact you via our Website, our App, 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 contact or otherwise engage with your Emergency Contacts in case of your incapacity or death.
- To provide you with notices about your LMY Membership and/or App 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.
- 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.

We may also use your information to contact you about our own financial wellness products and services that may be of interest to you. If you do not want us to use your information in this way, please adjust your user preferences in your App Account profile. For more information, see [Your Choices](#).

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 reasonably commercial 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 goal consultant contact you, we will transmit your contact information to the goal consultant.
- 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.

Automatic Data Collection Technologies

As you navigate through and interact with our Website and App, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website and App, including traffic data, location data, log files, and other communication data and the resources that you access and use on the Website and App.
- Information about your computer and internet connection, including your IP address, operating system, and browser type and capabilities (including the availability of browser plug-ins and other applications that may be useful or necessary when using certain features of the Website and App).

The information we collect automatically may include Personal Information, or we may maintain it or associate it with Personal Information we collect in other ways or receive from third parties. It helps us to improve our Website and App and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website and App according to your individual interests.
- Speed up your searches.
- Provide you with suggested actions to take for your financial wellness.
- Recognize you when you return to our Website and App.

In addition to the purposes described above, we use the information collected automatically to (i) further our legitimate interests in monitoring and analyzing the use of the Program and for the technical administration of the Website and App, (ii) improve the Program, including the Website and App, (iii) generate and derive useful data and information concerning the interests, characteristics and website use behavior of our users, and (iv) verify that users of the Program meet the criteria required to process their requests. We and/ or our advertising partners may use demographic and geo-location, as well as information logged from your hardware or device, including data such as IP address, device model and ID, MAC address, operating system, application usage data, device time zone, region and language, and click ID, to ensure relevant advertising is presented within the Program.

The technologies we use for this automatic data collection may include:

Cookies (or browser cookies). Cookies are small text files which are downloaded to your browser or device when you visit our Website. The cookies we use may store or retrieve information about you, your preferences, or your device, to help us improve Website functionality and provide you a more personalized web experience. Cookies do not identify you by name or postal address unless you have provided us with such

information or set up preferences in your browser to do so automatically. Please note that in your web browser settings you should have the ability to disable certain cookies. Below are examples of the different types of cookies and how we use them:

- **Required cookies.** Required cookies enable you to navigate the Website and use its features, such as accessing secure areas of the Website and using the Program. If you have chosen to identify yourself to us, we use cookies containing encrypted information to allow us to uniquely identify you. These cookies allow us to uniquely identify you when you are logged into the Website and to process your online transactions and requests. Because required cookies are essential to operate the Website, there is no option to opt out of these cookies.
- **Performance cookies.** These cookies collect information about how you use the Website, including which pages you go to most often and if they receive error messages from certain pages. These cookies do not collect information that individually identifies you. Information is only used to improve how the Website functions and performs. From time-to-time, we may engage third parties to track and analyze usage and volume statistical information relating to individuals who visit the Website. We may also utilize Flash cookies for these purposes.
- **Functionality cookies.** Functionality cookies allows the Website to remember information you have entered or choices you make (such as your username, language, or your region) and provide enhanced, more personal features. These cookies also enable you to optimize your use of the Website after logging in. These cookies can also be used to remember changes you have made to text size, fonts, and other parts of web pages that you can customize. We may use local shared objects, also known as Flash cookies, to store your preferences or display content based upon what you view on the Website to personalize your visit.
- **Targeting or advertising cookies.** From time-to-time, we may engage third parties to track and analyze usage and volume statistical information from individuals who visit the Website. We sometimes use cookies delivered by third parties to track the performance of our advertisements. For example, these cookies remember which browsers have visited the Website. By way of example, as you browse the Website, advertising cookies may be placed on your computer so that we can understand what you are interested in. Our advertising partners then enable us to present you with retargeted advertising on other sites based on your previous interaction with the Website. Third parties, with whom we partner to provide certain features on the Website or to display advertising based upon your web browsing activity, use Flash cookies to collect and store information. Flash cookies are different from browser cookies because of the amount of, type of, and how data is stored.

Google Analytics. We use Google Analytics, a web analytics service provided by Google, LLC. (“Google”) to collect certain information relating to your use of the Website. Google Analytics collects information about how visitors use our Website in an anonymous form, including the number of visitors to the Website, where visitors have come to the Website from and the pages they visited. We use this information to compile

reports and help us improve the Website. To learn about Google's privacy practices visit <https://policies.google.com/technologies/partner-sites>. You can install a browser add-on to opt-out of Google Analytics in your browser across all websites (please note that LMY is not responsible for the content of external websites).

Web Beacons. We and our service providers may also use "pixel tags," "web beacons," "clear GIFs," or similar means in connection with the Website and HTML-formatted email messages to, among other things, track the actions of users, to determine the success of marketing campaigns and to compile aggregate statistics about Website usage and response rates. Our advertisement partners may use a "pixel tag" to collect anonymous information about your visits to the Website and to other websites, and they may use that information to target advertisements for goods and services. This information is collected anonymously, in a manner that does not personally identify you.

We do not track your online activities over time and across third-party services or other online services. Currently, our Website and App do not recognize if your browser sends a "do not track" signal or similar mechanism to indicate you do not wish to be tracked or receive interest-based ads.

Targeted Advertising

As described above, we use your information to provide you with targeted advertisements or marketing communications we believe may be of interest to you. We work with and disclose certain Personal Information to third-party companies that support our advertising and marketing efforts; track and categorize your activity, interests and device(s) used over time on our Websites and Apps, and on third-party websites and mobile applications. The advertising networks and related providers gather this information to create individual profiles that are disclosed to us, which allows us the ability to match those individual customer profiles with advertisements we believe may be most relevant to a particular customer. For more information about how targeted advertising works, visit the Network Advertising Initiative's ("**NAI**") educational page, [here](#).

Your Choices

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To opt-out of website interest-based advertising provided by each organization's respective participating companies, visit the DAA's opt-out portal available at <http://optout.aboutads.info> or visit the NAI's opt-out portal available at <http://optout.networkadvertising.org/?c=1>. You can also opt out of certain targeted advertisements by visiting Facebook, at <https://www.facebook.com/settings/?tab=ads> and Google, at <https://www.google.com/settings/ads/anonymous>. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's Website, app, and

content(http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager07.html).

To opt-out of data collection for interest-based advertising across mobile applications by participating companies, download the DAA's App Choices mobile application opt-out offering at <https://youradchoices.com/appchoices>. If you disable or refuse cookies, please note that some parts of the Program may then be inaccessible or not function properly.

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. We may need to cancel your LMY Membership and/or delete your App 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) logging into the Website or App and adjusting your user preferences in your App Account profile in the profile section of the Website or App by checking or unchecking the relevant boxes; (b) requesting that we do so under the "Help and Feedback" link on the Website or App; or (c) or by sending us an email stating your request to help@lifemoneyyou.com.

Accessing and Correcting Your Information

You can review and change your Personal Information by logging into the Website and App and visiting your App Account profile page under the profile section of the Website and App. You may also send us an email at help@lifemoneyyou.com to request access to, correct, or delete any Personal Information that you have provided to us. Although you may remove certain information for the financial accounts you have provided us access to, we cannot delete some of your Personal Information in your profile except by also cancelling your LMY Membership and/or deleting your App Account. 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 Website, App, and other parts of the Program are 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.

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, App, and Content like message boards. The information you share in public areas may be viewed by any user of the Website, App, 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 App Account and/or through a notice on the Website or App home page. 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, App, 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

Additional Notice for California Residents

The following Additional Notice for California Residents (“**Additional Notice**”) supplements the information contained in the other sections of our Privacy Policy, and provide California residents with additional information, describe rights granted under California law, and explain how to exercise those rights.

Scope. The California Privacy Act (“**CCPA**”) as amended by the California Privacy Rights Act (“**CPRA**”) and other applicable California privacy laws permit individual California residents specific rights regarding their Personal Information. These rights apply solely to visitors, users, and others who reside in the State of California. For purposes of this section, the term “**Personal Information**” has the meaning given in the CCPA and does not include exempted information.

Categories of Personal Information that We Collect, Disclose, and “Share.” The CCPA asks businesses to inform consumers about their collection, use, and disclosure of specific categories of Personal Information. We describe how and why we collect and use Personal Information, including our sources of Personal Information and our purposes for collecting and disclosing Personal Information, in our general Privacy Policy. For a summary of the Personal Information we collect by reference to the categories specified in the CCPA, and our practices during the 12 months preceding the effective date of this Additional Notice, keep reading.

- ***Personal Information we collect.*** We have collected the following categories of Personal Information: identifiers, personal information listed in the California Customer Records statute, protected classification characteristics, commercial information, internet or other similar network activity, geolocation data, sensory data, employment-related information, non-public education information, inferences drawn from other personal information. To learn about the specific types of Personal Information we collect, please see the “[Information We Collect About You](#)” section of our Privacy Policy.
- ***Personal Information we disclose.*** We have disclosed the following categories of Personal Information to persons and entities within the BCU Family, our Service Providers, third-parties with whom you hold account(s) when you use our Account Aggregation Services, and other third-parties required by law or contract: identifiers, personal information listed in the California Customer Records statute, protected classification characteristics, commercial information, internet or other similar network activity, geolocation data, sensory data, employment-related information, non-public education information, inferences drawn from other personal information, and sensitive personal information.
- ***Personal Information we “share.”*** Like many companies, LMY uses services to deliver targeted and other interest-based advertising to our users, as we describe above. The CCPA may classify our use of some or all of these services as “sharing”

Personal information with the third parties who provide these services. But, we do not knowingly “share” (or “sell”) Personal Information of consumers under the age of 18. Categories of Personal Information that we have “shared” in this manner, over the past 12 months, include: identifiers, commercial information, internet or network information, employment-related information, and inferences drawn from other personal information.

Your California Privacy Rights. Subject to certain exemptions, California residents have the following rights with respect to Personal Information we may have collected about them. These rights are not absolute and in certain cases we may decline your request as permitted by law.

- **Access.** California residents may ask us about the Personal Information we have collected, used, and disclosed over the past 12 months by submitting a verifiable consumer request (“**Request to Know**”). Once we receive and confirm your verifiable consumer request, we will disclose to you the information listed below, either electronically or by mail. We are not required to respond to requests to know more than twice in a 12-month period.
 - The categories of Personal Information we collected about you.
 - The categories of sources from which that information was collected.
 - The specific pieces of Personal Information we collected about you (also called a “**Data Portability Request**”).
 - Our business or commercial purpose for collecting and/or “sharing” (if applicable) that Personal Information.
 - If we “shared” or disclosed your Personal Information for a business purpose, two separate lists disclosing: (1) the Personal Information categories that we “shared” and each category of recipient; and (2) the Personal Information categories that we disclosed and each category of recipient.
- **Correction.** California Residents may request that we correct inaccurate Personal Information. You can do so by changing it directly in our Program, as described [above](#). If this method isn’t available, you can submit a request by following instructions provided in this Additional Notice. Once we receive and confirm your verifiable consumer request, we will correct your Personal Information.
- **Deletion.** California residents have the right, under certain circumstances, to request that we delete your Personal Information. Upon receiving a verified request to delete Personal Information (“**Request to Delete**”), we will delete your Personal Information unless otherwise required or authorized by law or if retaining the information is necessary to: (1) complete the transaction for which we collected the Personal Information, provide a product or service that you requested, or take actions reasonably anticipated within the context of our ongoing business relationship with you; (2) detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such

activities; (3) comply with applicable state and federal regulations or comply with a legal obligation or otherwise using the Personal Information, internally, in a lawful manner; (4) enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us; or, (5) a purpose otherwise contemplated by Cal. Civ. Code Section 1798-105(c)-(d) and as amended.

- **Limit Use and Disclosure of Sensitive Personal Information (“Right to Limit”).** LMY does not collect, use, or disclose sensitive personal information without your prior consent, and we only use the sensitive personal information as necessary to perform the services you want or have requested. We only retain sensitive personal information for as long as reasonably necessary to fulfill the purpose disclosed upon collection.
- **Opt-out of Targeted Advertising (“Sharing”).** You have the right to opt-out of us “sharing” your personal information for purposes of cross-context targeted advertising. You can exercise this right by sending written notice to help@lifemoneyyou.com.
- **Non-Discrimination.** You have the right not to be discriminated against for the exercise of your California privacy rights described above. Unless permitted, we will not: deny you goods or services; charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties; provide you a different level or quality of goods or services; or, suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

How to Submit a Verifiable Consumer Request to Know, Correct, Delete, or Limit.

To exercise the rights described above, please submit a verifiable consumer request on our Website at www.lifemoneyyou.com or via email at help@lifemoneyyou.com.

- **Authorized agents.** Only you or a person registered with the California Secretary of State that you authorize to act on your behalf may make a verifiable consumer request related to your Personal Information. You may also make a verifiable consumer request on behalf of your minor child. If the request is made through an agent, we may require a signed authorization or verification of from you so that we can protect the privacy of your Personal Information. Upon receipt of a request, we may ask you for additional information to verify your identity, which we will use only to verify your identity and not for any other purpose.
- **Verification.** In order to protect your Personal Information from unauthorized access, deletion, or alteration, we can’t comply with your Request unless we can verify your identity or authority to make the request and/or confirm the Personal Information relates to you. Therefore, we reserve the right to request additional information from you to allow us to verify your request before we respond. We also reserve the right to refuse a Request if we believe it is fraudulent or may

compromise the security of Personal Information. We will only use Personal Information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

- ***No account required.*** Making a verifiable consumer request does not require you to create an LMY Membership or App Account with us.

Our Response. We will let you know you received your request within 10 days of receipt and tell you how we will respond. Subject to our ability to verify your identity, we will endeavor to provide a response to your request within 45 days of receipt. If we require more time, we will inform you of the reason and extension period in writing. If you have an App Account with us, we will deliver our written response to that App Account. If you do not have an App Account with us, we will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For Data Portability Requests, we will select a format to provide your Personal Information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.