

[www.creditstacks.com](http://www.creditstacks.com)

## PRIVACY POLICY

CreditStacks is committed to protecting the privacy of your personal information. This Privacy Policy outlines how CreditStacks collects, uses and protects such information.

### 1. Web Sites Covered

This Privacy Policy covers the information practices of [www.creditstacks.com](http://www.creditstacks.com). When sites are posted by CreditStacks, the site will link to this Privacy Policy, and this Privacy Policy applies. When sites are posted by third parties, the Privacy Policy of the third party applies, and this Privacy Policy does not apply.

[www.creditstacks.com](http://www.creditstacks.com) may contain links to other Web sites. This Privacy Policy applies only to information collected on [www.creditstacks.com](http://www.creditstacks.com) and does not govern the information practices or the content of such other Web sites. CreditStacks encourages you to review the Privacy Policies of other Web sites to understand their information practices.

Client uses Plaid Technologies, Inc. ("Plaid") to gather End User's data from financial institutions. By using our service, you grant Client and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy: <https://plaid.com/legal>

### 2. Collection and Use of Personal Information

CreditStacks will collect your personal information if you decide to apply for our credit card product. You will be asked to provide contact information, such as name, address, phone number, email address and similar information. We will also ask for financial information such as bank account information and income information. We may use your contact information to send you information while we process your credit card application. We may also use your contact information to provide you with information about other CreditStacks products and services.

Providing your personal information is entirely optional.

CreditStacks does not disclose any personally identifiable information about consumers to anyone, except as permitted or required by law. For example, personally identifiable information about a user may be used or shared to comply with any law, regulation, audit or court order. We also share information with our service providers, for example to conduct analytics or to look for ways to improve your customer experience. We never sell your information. In the event that our business or substantially all of the assets of the business are acquired, personally identifiable information may be one of the transferred assets.

### **3. Web Site Navigational Information**

CreditStacks uses commonly used information-gathering tools, such as cookies, to collect information as users navigate [www.creditstacks.com](http://www.creditstacks.com) (“Web Site Navigational Information”). This section describes the types of Web Site Navigational Information CreditStacks may collect and how CreditStacks may use this information.

#### **Cookies**

CreditStacks uses cookies to make interactions with the Web site easy and meaningful. When a user visits the Web site, CreditStacks’ servers send a cookie to the user’s computer. Standing alone, cookies do not personally identify you. They merely recognize your web browser. Unless you choose to identify yourself to CreditStacks, either by responding to a promotional offer, opening an account, or filling out a web form (such as a “Contact Me” web form), you remain anonymous to CreditStacks.

There are two types of cookies: session-based and persistent-based. Session cookies exist only during one session. They disappear from your computer when you close your browser software or turn off your computer. Persistent cookies remain on your computer after you close your browser or turn off your computer.

If you have chosen to identify yourself to CreditStacks, CreditStacks uses session cookies containing encrypted information to allow CreditStacks to uniquely identify you. Each time you log into the Web site, a session cookie containing an encrypted, unique identifier that is tied to your account is placed in your browser. These session cookies allow CreditStacks to uniquely identify you when you are logged into the Web site and to process your online transactions and requests. Session cookies are required to use the Web site.

CreditStacks uses persistent cookies that only CreditStacks can read and use to identify browsers that have previously visited CreditStacks’ Web site. When you access the Web site or provide CreditStacks with personal information, a unique identifier is assigned to you. This unique identifier is associated with a persistent cookie that CreditStacks places on your web browser. CreditStacks is especially careful about the security and confidentiality of the information stored in persistent cookies. For example, CreditStacks does not store account numbers or passwords in persistent cookies. If you disable your web browser’s ability to accept cookies, you will be able to navigate CreditStacks’ Web site, but you will not be able to successfully use the Web site.

#### **Web Beacons**

CreditStacks uses web beacons alone or in conjunction with cookies to compile information about users’ usage of the Web site. Web beacons are clear electronic images that can recognize certain types of information on your computer, such as cookies, when you viewed a particular Web site tied to the web beacon, and a description of a Web site tied to the web beacon. For example, CreditStacks may place web beacons in marketing e-mails that notify CreditStacks when you click on a link in the

e-mail that directs you to one of CreditStacks' Web sites. CreditStacks uses web beacons to operate and improve the Company's Web sites and e-mail communications. CreditStacks may use information from web beacons in combination with data about users to provide you with information about CreditStacks.

### **IP Addresses**

When you visit the Web site, CreditStacks collects your Internet Protocol ("IP") addresses to track and aggregate non-personally identifiable information. For example, CreditStacks uses IP addresses to monitor the regions from which users navigate the Web site.

### **Third-Party Cookies**

From time-to-time, CreditStacks engages third parties to track and analyze non-personally identifiable usage and volume statistical information from individuals who visit the Web site. CreditStacks may also use other third-party cookies to track the performance of CreditStacks advertisements. The information provided to third parties does not include personal information, but this information may be re-associated with personal information after CreditStacks receives it. This Privacy Policy does not cover the use of third-party cookies.

## **4. Sharing of Information Collected**

CreditStacks may share Data about CreditStacks Customers with CreditStacks' agents to ensure the quality of information provided. CreditStacks does not share, sell, rent, or trade personally identifiable information with third parties for their promotional purposes.

CreditStacks reserves the right to disclose personally identifiable information provided by users if required by law or if CreditStacks reasonably believes that disclosure is necessary to protect CreditStacks' rights and/or to comply with a judicial proceeding, court order, or legal process.

## **5. Do Not Track**

CreditStacks does not process or respond to "do not track" signals or other similar mechanisms.

## **6. Security**

CreditStacks is committed to protecting the confidentiality of your information and online transactions. We maintain physical, electronic and procedural safeguards designed to protect your personal information. We have security procedures in place to safeguard against loss, theft, unauthorized access, destruction, misuse, and modification of this information after we receive it. For example, CreditStacks restricts access to the information to our employees, agents and contractors who need to know such

information to provide products or services to you.

## **7. Personal Information on Children**

CreditStacks products are intended for use by individuals who are at least 18 years old. If you are under the age of 18, you should not be visiting [www.creditstacks.com](http://www.creditstacks.com). We do not knowingly collect or retain personal information from children under the age of 18. If you are under the age of 18 and are visiting or otherwise using [www.creditstacks.com](http://www.creditstacks.com), you are advised not to disclose or provide any personally identifiable information on [www.creditstacks.com](http://www.creditstacks.com).

## **8. If You Access From Outside the United States**

If you reside outside the United States, you understand and agree that any information you provide to CreditStacks will be transferred from the country of your residence or location at the time it was provided to the United States. If you do not want your personally identifiable information to be transferred to the United States, do not provide that information to us. By providing us with your information, you consent to the transfer of your information to the United States.

## **9. Changes to this Privacy Policy**

CreditStacks reserves the right to change this Privacy Policy at any time. You will not be given any notice to these modifications. Your continued use of the Web site after any changes are posted will be deemed to constitute your agreement to and acceptance of such changes to this Privacy Policy.

## **10. Contacting Us**

Questions regarding this Privacy Policy or the information practices of CreditStacks' Web site should be directed to CreditStacks at [ContactUs@creditstacks.com](mailto:ContactUs@creditstacks.com).

Effective Date: December 21, 2017