

At EmpowerFi, we are committed to safeguarding the privacy and security of our clients' information, particularly when it involves sensitive financial and member/customer data. This policy outlines how we handle and protect your personal and business information.

1. Information Collection We collect information that you provide to us directly, such as contact details, business information, and any other data necessary to deliver our services. We may also gather information through our website, emails, and other communication channels.

2. Use of Information The information we collect is used to:

- Provide and improve our services
- Communicate with you regarding our services and your account
- Ensure compliance with legal obligations and protect against unauthorized use

3. Information Protection We implement a variety of security measures to maintain the safety of your personal and business information. These include encryption, secure access protocols, regular security assessments, and adherence to industry standards for data protection.

4. Information Sharing We do not sell, trade, or otherwise transfer your personal or business information to outside parties without your consent, except as necessary to fulfill our services or comply with legal requirements. When working with third-party service providers, we ensure they are bound by confidentiality agreements and adhere to our privacy and security standards.

5. Compliance with Regulations EmpowerFi complies with all applicable data protection regulations, and relevant financial industry regulations. We are committed to maintaining the confidentiality and security of member and customer data.

6. Data Retention We retain your information for as long as necessary to provide our services and fulfill the purposes outlined in this policy, unless a longer retention period is required or permitted by law. We follow strict protocols for securely disposing of data that is no longer needed.

7. Data Subject Rights You have the right to access, correct, or delete your personal information. Credit union or bank members or customers can exercise their data rights by contacting their respective financial institution directly, or directly at info@empowerfi.org.

8. Breach Notification In the unlikely event of a data breach, we have protocols in place to promptly notify affected parties and regulatory authorities as required by law. We will take all necessary measures to mitigate any potential harm and prevent future breaches.

9. Changes to This Policy We may update this privacy policy from time to time. We will notify you of any changes by posting the new policy on our website and updating the policy's effective date.

10. Contact Us If you have any questions or concerns about this privacy policy or our data practices, please contact us at info@empowerfi.org or 800-903-5705:

Effective Date: January 1, 2024