

# **PENNY SAVED LLC – TERMS AND CONDITIONS**

**Effective Date: [10/20/25]**

**Welcome to Penny Saved LLC, an automated investing platform. These Terms and Conditions ("Terms") govern your use of the Penny Saved mobile app and its related services. By creating an account or using our Services, you agree to be legally bound by these Terms.**

## **1. Eligibility**

**You must be:**

- **At least 18 years of age**
- **A U.S. resident**
- **Authorized to manage your own financial accounts**

## **2. Account Creation and Accuracy**

**You agree to provide accurate, complete, and up-to-date information, including:**

- **Full name**
- **Email and phone number**
- **Payment and bank details**
- **You are responsible for all activities that occur under your account and for maintaining its security.**

## **3. Financial Data and Transactions**

**You authorize us to:**

- **Access your linked bank accounts via secure API's**
- **Initiate transfers in accordance with your investment rules**
- **Charge applicable fees using your provided payment method**
- **We use third-party processors such as Stripe to handle financial data securely.**

## **4. Fees and Billing**

**Service fees, subscription charges, or transaction costs may apply. These are clearly disclosed in the App. By using our Services, you agree to pay all applicable fees.**

## **5. Investment Risk Disclosure**

**Investing involves risk, including potential loss of principal. We do not guarantee returns. All investment actions are self-directed by the user. Penny Saved LLC does not provide personalized financial, legal, or tax advice.**

## **6. Text Messaging (SMS) Consent**

**By providing your phone number, you consent to receive SMS messages from Penny Saved LLC related to:**

- **Account activity**
- **Transaction notifications**
- **Security and verification**
- **Customer support**
- **Promotions (Users opt in to receive SMS communications by checking the appropriate consent box during registration or enabling SMS features in the App settings)**

**Message frequency varies, but you may receive 1-5 messages per week depending on your activity. Message and data rates may apply.**

**You can reply STOP to unsubscribe or HELP for assistance. We will not share your phone number with third-party advertisers. For more information, please view our privacy policy**

## **7. Termination**

**We may suspend or terminate your account for:**

- **Violating these Terms**
- **Suspected fraud or misuse**
- **Regulatory or legal issues**
- **You may close your account at any time through the App or by contacting support.**

## **8. Limitation of Liability**

**Penny Saved LLC is not liable for:**

- **Investment losses**
- **Unauthorized access due to user negligence**
- **Interruptions in service beyond our control**
- **Third-party actions (e.g., banking outages)**

## **9. Updates to Terms**

**We may modify these Terms at any time. We will notify you of material changes via the App or email. Continued use after updates signifies your acceptance.**

**By clicking “I Agree” or by using the Penny Saved App, you confirm that you have read, understood, and accepted these Terms and Conditions and Privacy Policy.**

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## **PENNY SAVED LLC – PRIVACY POLICY**

**Effective Date: [10/20/25]**

**Penny Saved LLC values your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use the Penny Saved mobile application and other services. By using our platform, you agree to the collection and use of your information as described in this Policy.**

### **1. Information We Collect**

#### **Personal Information**

- **Full name**
- **Email address**
- **Mobile phone number**
- **Date of birth**
- **Mailing address (if applicable)**

#### **Financial Information**

- **Credit and debit card information**
- **Bank account and routing numbers**
- **Transaction history and balance (via secure third-party integration with Stripe)**

#### **Device & Usage Information**

- **IP address**
- **Device identifiers**
- **Operating system and browser type**
- **In-app activity logs**

## **Communication Data**

- **SMS opt-in and message logs**
- **Support conversations via email or in-app chat**

## **2. Use of Your Information**

**We use your information to:**

- **Create and manage your account**
- **Facilitate secure financial transactions**
- **Provide investment and savings automation features**
- **Send service-related SMS or email notifications**
- **Verify your identity and protect your account**
- **Improve app functionality and user experience**
- **Comply with legal and regulatory requirements**

## **3. SMS & Communication Consent**

**By providing your phone number and using the App, you expressly consent to receive SMS/text messages from Penny Saved LLC for purposes including:**

- **Account registration and verification**
- **Transaction notifications and alerts**
- **Security/authentication messages**
- **Customer support communications**
- **Promotional content (only if you opt in)**

**Message frequency varies. Message and data rates may apply.**

**You can opt out at any time by replying STOP. For help, reply HELP or contact [support@pennysavedllc.com](mailto:support@pennysavedllc.com).**

**We will never share your phone number with third-party marketers.**

## **4. Sharing of Your Information**

**We may share your information with:**

- **Trusted service providers such as Stripe**
- **Regulatory or law enforcement entities, if required**
- **Third-party marketing tools, only if you have explicitly opted in**

- **Business partners in the event of a merger, acquisition, or asset sale (with prior notice)**
- **We do not sell your personal data.**

## **5. Data Security**

**We use industry-standard security measures, including encryption, two-factor authentication, firewalls, and secure APIs. However, no digital system is impenetrable. You are responsible for safeguarding your login credentials.**

## **6. Data Retention**

**We retain your information as long as necessary to provide services, fulfill legal obligations, and resolve disputes. You may request deletion of your account and associated data by contacting [support@pennysavedllc.com](mailto:support@pennysavedllc.com).**

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## **7. Your Rights**

**You have the right to:**

- **Access, correct, or delete your personal data**
- **Withdraw consent to receive marketing communications**
- **Request a copy of your data (where applicable)**

## **8. Children's Privacy**

**Our services are not intended for individuals under 18. We do not knowingly collect information from children.**

## **9. Policy Changes**

**We may update this policy. When we do, we'll revise the "Effective Date" and notify users via email or in-app alert.**

