

Privacy Policy

Last updated: April 30, 2025

1. Who We Are

This app is developed and operated by an individual developer committed to protecting your privacy and ensuring transparency in how your data is collected and used.

2. What Data We Collect

When you use this app, we may collect the following types of data:

- Personal identifiers (e.g., email address, Firebase user ID)
- Bank account data (e.g., balances, transactions) via Plaid API
- App usage data (e.g., login times, connection status)

We do not collect or store sensitive account numbers or credentials. All sensitive financial data is accessed securely via Plaid.

3. How We Use Your Data

We use your data to:

- Display real-time balances and transaction history
- Help you analyze your spending and budgeting habits
- Improve the app's performance and AI-driven insights

We do not sell, rent, or share your data with third parties for marketing purposes.

4. How Your Data Is Stored and Protected

All user data is:

- Stored securely in Google Firebase (Firestore)

- Protected with encryption at rest and in transit
- Accessed only through authenticated sessions with strict access controls

5. Third-Party Services

We use the following third-party providers:

- Plaid: To link your bank accounts and retrieve financial data securely
- Firebase (Google Cloud): For authentication, database, and cloud functions

These providers maintain their own security and compliance programs.

6. User Consent

By using the app and connecting your financial accounts, you consent to:

- The collection and use of your data as described in this policy
- Data sharing with Plaid solely for the purpose of securely retrieving your financial information

7. Data Retention and Deletion

We retain your data only as long as necessary to support budgeting features.

You may request data deletion at any time by contacting us at: 1stepbetter25@gmail.com

8. Your Rights

You may:

- Request to access or delete your data
- Disconnect your linked bank accounts at any time
- Contact us with any concerns about privacy or data usage

9. Contact

For questions about this Privacy Policy, please email:

1stepbetter25@gmail.com

