

Privacy Policy for Ethan Lipson's Internal Transaction Engine (ELITE)

Effective Date: June 8th, 2025

Overview

This application is a private, internal financial management tool developed and operated exclusively for personal use by Ethan Lipson and Kali Richards. This privacy policy outlines how we handle financial data accessed through Stripe's Financial Connections API.

Data Controller and Users

- **Data Controller:** Ethan Lipson
- **Authorized Users:** Ethan Lipson and Kali Richards only
- **User Base:** This application has exactly two (2) users and will never be made available to any third parties

Data Collection and Use

What Data We Access

Through Stripe Financial Connections, we may access:

- Bank account information and balances
- Transaction history and details
- Account metadata (account names, types, etc.)

How We Use This Data

- Personal financial tracking and budgeting
- Transaction categorization and analysis
- Account balance monitoring
- Financial reporting for our household

Data Sharing

- **Internal Sharing:** Data is shared only between the two authorized users
- **Third-Party Sharing:** We do not share, sell, or distribute any financial data to third parties
- **Service Providers:** Data is processed through Stripe's secure infrastructure as required for API functionality

Data Security and Storage

- All data transmission occurs through Stripe's encrypted channels
- Application access is restricted to the two authorized users only
- We implement standard security practices appropriate for personal use
- No financial data is stored permanently on our systems beyond what's necessary for application functionality

Data Retention

- We retain financial data only as long as needed for our personal financial management purposes
- Users can request data deletion at any time (though this only applies to the two authorized users)
- Data may be retained in Stripe's systems according to their retention policies

User Rights

As the only users of this application, we maintain full control over:

- What data is accessed and how it's used
- Data retention and deletion
- Application access and security measures

Changes to This Policy

Any changes to this privacy policy will be communicated between the two users. Given the internal nature of this application, formal notification procedures are not necessary.

Contact Information

For any questions about this privacy policy or data handling practices:

- **Contact:** ethan.lipson@gmail.com
- **Scope:** Internal use only - no external user support provided

This privacy policy applies exclusively to the internal use of this application by Ethan Lipson and Kali Richards. This application is not available to the general public and never will be.