

Lthacash Benefit Corporation ("Lthacash") is committed to protecting your privacy and earning your trust. This Privacy Policy discloses our privacy practices for personal information we collect when you use or access our products, services, features, or content through any website, application, or service ("Lthacash Services"), even if you have not opened a Lthacash account or visited our websites [www.lthacash.com](http://www.lthacash.com), [www.lthacash.org](http://www.lthacash.org), or our online / mobile application ("Lthacash Sites"). We may, in our sole discretion, change this Privacy Policy from time to time by posting a revised version at [lthacash.com/privacy](http://lthacash.com/privacy). If we make any material change, we will notify you by email (as listed in your account profile) or by means of a notice on [lthacash.com/privacy](http://lthacash.com/privacy) page prior to the change becoming effective.

### **What information does Lthacash collect?**

If you use or access the Lthacash Services, or open a Lthacash account, we may collect the following personal information:

- Contact information, such as your name, address, phone, email, and other similar information.
- Financial information, such as your full bank account number if you choose to use it with the Lthacash Services.
- Detailed personal information, such as your date of birth or social security number.
- Other personal information provided by third parties such as credit bureaus and identity verification services.
- Your photo or "avatar" if you choose to add one to your Lthacash profile. Other users of the Lthacash Services may be able to view your photo. You may remove your photo or change it at any time in your account settings.
- Information that you provide to Lthacash when interacting with our customer support team or other team members via phone, email, online form, or other correspondence.
- Personal information stored with third parties that you choose to provide to Lthacash, such as social media account information and your social media contacts. By linking your third party accounts or using third party sign-in services, you authorize Lthacash to have access to this information and you agree that Lthacash may collect and use this information in accordance with this Privacy Policy.
- Personal testimonial information or endorsements that you voluntarily provide to us and which we may display with your name on the Lthacash Sites with your consent. To update or delete your testimonial, contact us at [privacy@lthacash.com](mailto:privacy@lthacash.com).
- We also collect the following information ("Web Browser Information") from your device when you use the Lthacash Services: your IP address, the type of device you use, your device identifier, your operating system version, the type of browser you use, your location, and the URL that you came from and the next URL that you visit. If you have enabled collection of location data in the Lthacash mobile application, you can turn it off within the application's settings on Android, or in your phone settings on iOS.

### **How does Lthacash use the personal information that it collects?**

We collect your personal information to:

- Provide the Lthacash Services to you.
- Notify you about your account activity.
- Process transactions and collect fees.
- Provide customer support and resolve disputes.
- Verify your identity and account information.
- Identify, prevent, and report potentially prohibited, fraudulent, or illegal activities.

- Customize and improve your Ithacash experience and the Ithacash Services.
- Contact you at your telephone number by voice or SMS to validate the telephone number or your Ithacash account.
- Notify you about important changes to the Ithacash Services and/or Ithacash's terms and conditions.
- Provide you with news, offers, and information about the Ithacash Services based on your communications preferences.
- Any other purpose that we disclose to you in the course of providing the Ithacash Services to you.

### **How does Ithacash share my personal information?**

We collect your personal information to:

- Provide the Ithacash Services to you.
- Notify you about your account activity.
- Process transactions and collect fees.
- Provide customer support and resolve disputes.
- Verify your identity and account information.
- Identify, prevent, and report potentially prohibited, fraudulent, or illegal activities.
- Customize and improve your Ithacash experience and the Ithacash Services.
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- Any other purpose that we disclose to you in the course of providing the Ithacash Services to you.

### **How does Ithacash share my personal information?**

We may share your personal information as follows:

- When you send or receive money using the Ithacash Services, we will provide the other Ithacash user with your registered name, city and state, and your avatar photo (if any).
- If your payment to another Ithacash user fails, we may provide that user with details of the unsuccessful payment.
- With third parties to provide, maintain, and improve the Ithacash Services (and not for these third parties' own purposes), including fraud prevention, identity verification, analytics and marketing services, and financial institutions and other partners that are part of the payment process.
- With third parties upon your request. For example, you may ask Ithacash to confirm your status as a Ithacash user with a third party merchant.
- If we believe disclosure is reasonably necessary to comply with any applicable law, legal process, or government request; to investigate or bring legal action against someone who may be violating our rights, our terms and conditions, or the rights of others; or to protect the safety and security of Ithacash, our users, or the public.
- With a third party if we are involved in a merger, acquisition, or sale of all or a portion of our stock or assets. If this occurs, you will be notified of any change to this Privacy Policy, as well as any choices you may have regarding your personal information.

- We may share aggregated, non-personally identifiable information with third parties.
- Other than as stated in this Privacy Policy, Ithacash does not disclose or sell any of your personal information to third parties without your consent. Please note that third parties, such as merchants that you pay and third party websites that you visit, have their own privacy policies. Ithacash is not responsible for the policies and practices of such third parties.

### **How does Ithacash use cookies and web beacons?**

Cookies and web beacons are technologies that Ithacash and our third party service providers use to collect Web Browser Information in order to track how the Ithacash Sites and Ithacash Services are used. Cookies are small data files that are stored on your computer's hard drive and web beacons are tiny graphics embedded on webpages. These technologies allow us to: provide you with a personalized experience by recognizing you when you return to the Ithacash Sites; better understand our users by tracking how they use the Ithacash Services; improve the design and content of the Ithacash Sites by tracking how users interact with the Ithacash Sites; and identify and prevent fraudulent activity. We may link Web Browser Information to any personal information that you submit while on the Ithacash Sites. Our third party service providers may use cookies and web beacons to provide analytics services to Ithacash, or to serve you advertisements in connection with the Ithacash Services.

The Ithacash Sites include social media features that allow you to "Like" or share content on third party sites. These features may be hosted by the third party sites or the Ithacash Sites, and may collect your IP address, the Ithacash Site page you are visiting, and may set a cookie to enable the feature to function. You can change your browser settings to refuse cookies, but this may interfere with your use of the Ithacash Sites. Third parties with whom we partner to provide some content such as video clips, use Flash cookies which cannot be removed using your browser settings. To learn how to manage your Flash cookie preferences, visit the Flash Player Settings Manager Help page [here](#).

This Privacy Policy does not apply to third party cookies, web beacons, social media features and widgets (such as the Facebook Like button), or other tracking technologies used by third parties. Ithacash is not responsible for the privacy policies and practices of such third parties.

### **How do I opt-out of receiving promotional emails from Ithacash?**

If you prefer not to receive promotional emails from Ithacash, click on the unsubscribe link at the bottom of any promotional email that we send you to remove your email address from future promotional email campaigns. If you have difficulty with the unsubscribe process, contact us at [privacy@lthacash.com](mailto:privacy@lthacash.com).

### **What security precautions does Ithacash take to protect me?**

We have security measures in place to protect your personal information, including the use of industry-standard data encryption technology and internal policies and restrictions regarding the storage of and access to your personal information. Please note that no data transmission over the Internet or method of electronic storage can be guaranteed to be 100% secure.

### **How do I update my information?**

If your personal information changes, you can update or correct it in your account settings by logging into your account at [www.lthacash.com](http://www.lthacash.com).

We will retain your information for as long as your account is active or as needed to provide you the Ithacash Services. If you wish to close your account or request that we no longer use your information to provide you the Ithacash Services, contact us at [privacy@Ithacash.com](mailto:privacy@Ithacash.com). We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our terms and conditions.

**What about the privacy of children?**

Ithacash is a general audience website. Ithacash does not knowingly collect any personal information from anyone under the age of 13.

**Refer a friend**

To use Ithacash's referral service, you provide your friend's name and email address which Ithacash uses to send a one-time email inviting them to visit the Ithacash Sites. Ithacash stores this contact information for the sole purpose of sending the one-time email and tracking the success of our referral program. Your friend may contact us at [privacy@Ithacash.com](mailto:privacy@Ithacash.com) to request that we remove this information from our database.

**Public Forums**

The Ithacash sites may offer publicly accessible blogs or community forums, which may require creation of an account with a third party. Any information you provide in these areas may be visible to the public, so we recommend that you avoid disclosing personal information. To request removal of your personal information from these areas, contact us at [privacy@Ithacash.com](mailto:privacy@Ithacash.com). In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

**Contacting Us**

If you have any questions regarding the Ithacash Privacy Policy, please contact us at [privacy@Ithacash.com](mailto:privacy@Ithacash.com) or write to us at Ithacash Benefit Corp. Attention: Privacy, 101 E State St #202, Ithaca, NY 14850.