

## PRIVACY POLICY

This privacy policy (this “Policy”) describes the information GoalMine, Inc. (“GoalMine” or “we”, “our”, or “us”) collect through the services available on our Website ([www.goalmine.com](http://www.goalmine.com)), other GoalMine owned or operated websites that link to this Policy (collectively, our “Website”) and how we use such information. This Policy also describes the choices you can make about how we collect and use your information. By using our services and viewing our Website, you are consenting to the information collection, use, and disclosure practices described in this Policy.

### INFORMATION WE COLLECT

We collect personal and non-personal information about you to deliver the products and services you request and to help improve your customer experience. We collect this information using lawful and fair methods. We strive to limit the amount of information collected to support the intended purpose of the collection.

Where appropriate, we may seek to obtain specific authorizations or consents from time to time. For example, we may seek consent to use and share personal information after it has been collected in those cases where we wish to use the information for a purpose not previously identified or for which you have not previously provided consent.

In most cases, and subject to legal and contractual restrictions, you are free to refuse or withdraw your consent at any time upon reasonable, advance notice. However, you must, at all times, abide by the terms and conditions of this Policy. It should be noted that in some circumstances, certain of our products and services can only be offered if personal information is provided to us. If you choose not provide us with any required personal information, we may not be able to offer the products or services requested. We will inform you of the consequences of any withdrawal of consent.

*Personal Information.* When you visit our Website and use our products and services, we may collect personal information that can be used to identify you, such as your name, email and physical addresses, phone numbers, birth date, social security number, and financial information, such as, credit and debit card numbers and your savings and investment goal (your “Goal”).

We may receive personal information about you from other sources as well. Examples of these sources are entities that can help us correct our records, improve the quality or personalization of our service to you, and help prevent or detect fraud. In addition, we may collect information from consumer reporting agencies, affiliates, or other service providers if you request certain financial products and services.

*Non-Personal Information.* When you visit our Website and use our products and services, we collect non-personal information about you. We collect website use information, which includes information about your internet service provider, browser type, domain name, IP address, the website that referred you to us, the webpages you request, the date and time of those requests, and entry and exit points. Our collection of website use information may involve the use of cookies and pixel tags. Cookies are small files that contain information sent by a website that is saved on your computer’s hard drive. Cookies are widely used and most browsers are set up to accept them automatically. If you would prefer, you can choose to not accept cookies. It is important to note that cookies and pixel tags do not capture any information that can personally identify you.

We may also supplement the non-personal information we collect with information we receive from other companies. We may also collect aggregated data, which is data from which the identity of an individual cannot be determined.

*GoalMine™ Account and Profile Information.* In order to open a GoalMine Account and use our other products and services, you must provide us with certain information, such as your name, date of birth, email address, residential address, telephone number, social security number, account password, telephone PIN. Like other passwords, you should choose one that is known only by you.

Once you open a GoalMine Account, you may provide additional information in the profile section. You may choose to disclose certain profile information (your “Public Profile Information”) related to your FDIC-insured savings account (your “GoalMine Savings Account”) and/or your GoalMine mutual fund account (your “GoalMine Funds Account”) to third parties, such as friends and family, designated by you (your “GoalMine Friends”). Your Public Profile Information may include information related to (1) your Goal; (2) your savings or investment “category” or “categories”; (3) whether you choose to characterize your GoalMine Savings Account or your GoalMine Funds Account as “fundraising” type accounts; (4) the balance(s) and financial transactions of your GoalMine Savings Account and/or GoalMine Funds Account and any “balance objective(s)” you wish your account(s) to attain; and (5) your name or a “user name” you have chosen. You may also chose to share pictures and videos that you post on third-party websites as Public Profile Information through our Website. Any information you provide to open a GoalMine Account or as Public Profile Information may be used by us as described in this Policy and our GoalMine Terms and Conditions, available on our Website.

You are under no obligation to disclose any information as Public Profile Information. You control the amount and type of Public Profile Information, if any, that is displayed through our Website, and you designate your GoalMine Friends that can view your Public Profile Information on our Website. Providing Public Profile Information beyond what is minimally required to open a GoalMine Account is entirely up to you, but providing Public Profile Information enables you to derive more benefit from our products and services, our Website, and your social network by helping you inform others about your Goal. If you decide not to share certain information, you may not receive the full benefit of being a GoalMine accountholder.

You retain the ability to edit your Public Profile Information at any time by going to your profile page on our Website. Any changes to your Public Profile Information will be updated immediately. We reserve the right (but not the obligation) in our sole discretion to refuse, delete, or move any all postings, messages, text, files, images, photos, video, sounds, or other materials posted by you through our Website which violate the letter or spirit of this Policy or our GoalMine Terms and Conditions or for any other reason.

On our Website, you may expressly grant us permission to: (1) grant access to your Public Profile Information to your GoalMine Friends on our Website; (2) allow your GoalMine Friends to perform searches of our Website in order to locate your Public Profile Information; (3) share your Public Profile Information with your GoalMine Friends through email messages with hypertext links to a section of our Website displaying your Public Profile Information; or (4) share your Public Profile Information with your GoalMine Friends by posting links on social networking websites or other websites designated by you. The names and email addresses of your GoalMine Friends will be used to send announcements, reminders, and notifications you request us to send on your behalf. Please note that when communications are sent to your GoalMine Friends, such communications may display your email address. You should not designate anyone as one of your GoalMine Friends who is someone you do not know and trust.

You may also directly notify your GoalMine Friends about your Goal in a variety of ways: (1) you may notify your GoalMine Friends that your Public Profile Information is accessible by searching on our Website; (2) you may provide your GoalMine Friends with hypertext links to sections of our Website which display your Public Profile Information; and (3) you may contact your GoalMine Friends

(including your GoalMine Friends who may also have GoalMine Accounts) through our Website using an email notification system provided by us at no extra cost.

You may ask your GoalMine Friends to contribute to your Goal by purchasing GoalPacks™. Any such request shall be made directly by you, and no such request shall be construed as a solicitation being made directly or indirectly by us and shall not constitute an offer of securities for sale or a solicitation of an offer to purchase securities in the United States.

## **SECURITY**

Securing your personal information is our priority. We strive to protect this information by maintaining physical, technical, and administrative safeguards in accordance with applicable law so as to prevent any loss, misuse, unauthorized access, disclosure, or modification your personal information. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Your GoalMine Account information is protected by the password you use to access your account on our Website. We are not responsible for third-party circumvention of any privacy settings or security measures on our Website. You can reduce these risks by using common sense security practices, such as choosing a strong password, using different passwords for different services, and using up to date antivirus software.

When you provide sensitive information (such as your social security number) on our Website, we encrypt that information using secure socket layer technology (SSL) to ensure that your personal information is safe as it is sent over the Internet to our servers. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, although we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

## **HOW WE USE INFORMATION WE COLLECT**

We use the information we collect to provide you with requested products and services and to support core business functions, such as fulfillment, internal business processes, marketing, authentication and fraud prevention, and public safety and legal functions. Some examples include:

- To fulfill your requests for products and services and communicate with you about those requests;
- To open and service your GoalMine Account;
- To administer surveys, sweepstakes, contests, and promotions;
- To provide customer service and notify you of product information;
- To help us improve and customize our service offerings, websites, and advertising;
- To send you information about our products, services, and promotions; and
- To protect the security or integrity of our Website and our business.

To accomplish these purposes, we may combine personal and non-personal information we collect online with offline information, including information from third parties. We may also share your information within our family of corporate affiliates to accomplish these and our affiliates' purposes.

*How We Share Information Collected.* We take your privacy very seriously. We do not sell or rent your personal information to third parties. When we provide personal information to third parties, we require those parties to exercise reasonable care to protect your personal information, and we restrict the use of your personal information to the purposes for which it was provided to them. We may share your personal information, whether you are a current or former customer, only under the following limited circumstances.

*Service Providers.* We may share information we collect with service providers or suppliers that provide support our business operations, such as financial institutions, shipping vendors, billing and refund vendors, credit card processors, and companies that help us improve our product and service offerings and our websites. We require these service providers and suppliers to keep the information secure. We also prohibit them from using your information for any purposes other than those requested by us.

*Marketing.* Based only on your express consent, we may share information we collect with carefully selected vendors who may offer you products and services of interest. You can opt-out of receiving marketing information at any time by changing the settings of your communication preferences, by following the unsubscribe links on any marketing sent to you, or by calling 1-888-253-4625.

*Legal Requirements and Protection of Our Company and Others.* We may disclose information we collect pursuant to subpoenas, court orders, or other requests (including criminal and civil matters) if we have a good faith belief that the response is required by law. We may also share information when we have a good faith belief it is necessary to prevent fraud or other illegal activity, to enforce our corporate policies, or to protect the safety, property, or other rights of GoalMine, our affiliates, our customers, our strategic partners, or any other person. This may include sharing information with other companies, lawyers, courts, or other governmental entities. We do not provide information to these agencies or companies for marketing or commercial purposes.

*Aggregate Information.* We may provide aggregate and statistical data that does not identify you personally to third parties for such purposes as we deem, in our sole discretion, to be appropriate. We may do this to improve or promote our products and services or for research and marketing purposes, for instance to describe our services to prospective partners or advertisers, and for other lawful purposes.

*Business Transfers.* In the event of a sale of some or all of our business, we may disclose personal information to those involved in a transfer and your personal information may be part of the transferred assets. Any third party to which we transfer some or all of our business will have the right to continue to use the personal and other information that you provide to us. If such an event were to occur, we would strive to ensure that the recipient treat your information as described in this Policy.

## **MAKING CHANGES TO YOUR PERSONAL INFORMATION**

We take reasonable steps to keep your personal information accurate and complete, so we can treat your information properly and effectively under this Policy. You can review the personal information you provided to us and make any desired changes to the information you publish, or to the settings for your GoalMine Account, including your email and contact preferences, at any time by logging in to your GoalMine Account on our Website. We will make changes you request or will provide an explanation of what actions we will be able to take with regard to the request. Please be aware that even after your

request for a change is processed, we may, for a time, retain residual information about you in our backup and/or archival copies of our database.

We may use your email address and other contact information provided to us through our Website or otherwise in connection with the GoalMine program to send you promotional materials from us and, if you've opted in, from third parties. If you do not want to receive such promotional information, you can change your communication preferences and remove yourself from our promotional email list at any time. To change your communication preferences, please log in to your GoalMine Account on our Website or contact us at 1-888-253-4625.

Please also note that even if you opt out of receiving promotional emails from us, we may still use your information to communicate with you for other purposes, such as orders, purchases, servicing your GoalMine Account, customer service responses, and alerts and updates related to our products and services.

### **OTHER WEBSITES AND CO-SPONSORED EVENTS**

Our Website contains links to other websites. We are not responsible for the information collection or privacy practices of other websites. You should consult privacy policies of other websites before you visit those sites or provide any personal information to those sites. We may provide information on our Website about products, services, programs and events that are sponsored by or co-sponsored by or with other firms or organizations. We may have no control over such third-parties' use of your personal information.

### **PRIVACY OF CHILDREN ONLINE**

The Website is a general audience site that is not designed nor intended to collect personal information from children under the age of 13. We do not knowingly collect personal information from anyone under the age of 13, and do not use such information if we discover that it has been provided. To respect the privacy of children and to comply with the Children's Online Privacy Protection Act, children under the age of 13 should not provide any personal information on our Website. We ask that parents supervise their children while online.

### **INTERNATIONAL USERS**

If you are located outside of the United States, please note that our products and services are intended for U.S. residents. Our Website is hosted on our computer servers in the United States. Any personal information collected through our Website may be transferred to the United States and other countries that might not provide an equivalent level of protection as the data protection laws in your home country. Your use of our Website or submission of any personal information will therefore constitute your consent to the transfer of your personal information outside of your home country.

### **TERMS AND CONDITIONS**

Please check our Website for our GoalMine Terms and Conditions that explain other terms governing the use of our Website and your GoalMine Account. Please also check our Website for the Terms and Conditions for GoalPacks.

## **REVISIONS TO THIS POLICY**

From time to time, we may change this Policy. Unless stated otherwise, our current Policy applies to all information that we have about you and your GoalMine Account. The effective date of this Policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed this Policy.

## **CONTACT US**

If you have any questions regarding this Policy, or if you wish to opt-out of the use of your personal data, you may contact us by email at 1-888-253-4625 or, you may write to us at the address below:

GoalMine  
1235 Howard Street  
Suite D  
San Francisco, CA 94103

Please note that it will take some time for your updated preferences to take effect.

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