

PRIVACY POLICY

Last Updated: July 8th, 2017

Your privacy is important. This privacy policy (“**Policy**”) describes how ChangeTrust, Inc. (“**ChangeTrust**”, “**us**”, “**our**”, and “**we**”) collects, uses, discloses, transfers, stores, and shares personal information of users of this website, <https://www.changetrust.com> (the “**Site**”). This Policy also applies to any of our other websites that post this Policy.

Please read this Policy carefully and let us know if you have any questions. By accessing or using the Site, you acknowledge that you have read, understand, and agree to be bound by all of the terms of this Policy and our Site Terms of Use. If you do not agree to this Policy and our Site Terms of Use, exit this page and do not access or use the Site.

WHAT WE COLLECT

We get information about you in a range of ways.

Information You Give Us. We collect your name, postal address, email address, phone number, username, password, demographic information (such as your gender and occupation), credit card, debit card, and bank account information, and single sign-on credentials, as well as other information you directly give us on our Site.

Information We Get From Others. We may get information about you from other sources. We may add this to information we get from this Site.

Information Automatically Collected. We automatically log information, data, and meta-data about you and your computer. For example, when visiting our Site, we log your computer operating system type, browser type, browser language, the website you visited before browsing to our Site, pages you viewed, how long you spent on a page, access times, Internet Protocol (IP) addresses, geographic location, and information about your use of and actions on our Site, including details about each action and associated date/time stamps.

Cookies. We, our business partners, affiliates, or analytics or service providers may log information using cookies, beacons, tags, and scripts. Cookies are small data files stored on your hard drive by a website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Site. These technologies are used in analyzing trends, administering the Site and services, tracking users’ movements around the Site and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by our analytics or service provider companies on an individual as well as aggregated basis. This type of information is collected to make the Site more useful to you and to tailor the experience with us to meet your special interests and needs.

USE OF PERSONAL INFORMATION

We use, collect, store, and analyze your personal information as follows:

- We use your personal information to operate, administer, maintain, and improve our sites, products, and services.
- We use your personal information to respond to comments and questions and provide customer service.
- We use your personal information to send information including confirmations, invoices, technical notices, updates, security alerts, and support and administrative messages.
- We use your personal information to communicate about promotions, upcoming events, and other news about products and services offered by us and our selected partners.
- We use your personal information to link or combine user information with other information.
- We use your personal information to protect, investigate, and deter against fraudulent, unauthorized, or illegal activity.
- We use your personal information to provide, improve, and deliver products and services.
- We use your personal information to send statements, invoices, and payment reminders to you, and collect payments from you.
- We use your information to understand and analyze trends, to administer the Site, to learn about user behavior on the Site, and to gather demographic information about our user base as a whole. We may use this information in our marketing and advertising services.
- In some of our email messages, we may use a "click-through URL" linked to content on the Site. If you click one of these URLs, you pass through a separate web server before arriving at the destination page on the Site. We track this click-through data to help us determine interest in particular topics and measure the effectiveness of our customer communications. If you prefer not to be tracked in this way, you should not click text or graphic links in the email messages.
- We use your information for the purposes specified in this Policy and/or on the relevant pages of the Site.
- To the extent applicable, your personal information may be used, analyzed, and processed as described in our Website Terms of Use or any other agreement between you and us.
- We may send you emails to the email address you provide to us and push notifications to your mobile device (if they are enabled) to verify your account and for informational and operational purposes, such as account management, transaction processing, communicating for and about non-profit organizations and donors, customer service, system maintenance, and other related purposes. By using the ChangeTrust service, you agree to such emails, notifications, and informational telephone calls. You also agree to receive text messages from your financial institutions for the purposes of registering your credit card, debit card, and/or back account with us.

SHARING OF PERSONAL INFORMATION

We may share personal information as follows:

- We may share personal information with your consent. For example, you may let us share personal information with others for their own marketing uses. Those uses will be subject to their privacy policies.
- We may share personal information when we do a business deal, or negotiate a business deal, involving the sale or transfer of all or a part of our business or assets. These deals can include any merger, financing, acquisition, or bankruptcy transaction or proceeding.
- We may share personal information for legal, protection, and safety purposes.
 - We may share information to comply with laws.
 - We may share information to respond to lawful requests and legal processes.
 - We may share information to protect the rights and property of ChangeTrust, Inc., our agents, customers, and others. This includes enforcing our agreements, policies, and terms of use.
 - We may share information in an emergency. This includes protecting the safety of our employees and agents, our customers, or any person.
- We may share personal information with those who need it to do work for us and companies that help us provide the service to You.
- We may share personal information for debt collection purposes with a third party debt collector, if necessary and in accordance with applicable law.
- We may share personal information with third parties who provide services such as information processing, extending credit, fulfilling customer orders, delivering products and/or services to you, managing and enhancing customer data, providing customer service, assessing your interest in our products and services, hosting, and conducting customer research or satisfaction surveys.
- We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors as reasonably necessary to provide our services to you.
- We may share personal information with third party service providers we use to manage credit card, debit card, and/or bank account processing. We may disclose any billing information you provide to us when purchasing and/or using the services from such third party service provider including your name, address, telephone number, e-mail address, bank account information, credit card information, and debit card information (collectively, "Billing Information"). Such third party service providers may handle, store, retain, and/or use such Billing Information for the sole purpose of processing payments and/or donations, and as reasonably necessary to provide our services to you.
- We may use Billing Information to calculate your donations and/or payments. When we process donations (either deduct them from a donor's accounts or pay them to a nonprofit beneficiary), we may receive information about such transactions. Our third party payment processors will handle and store your credit card, debit card, and bank account information.

- We use Plaid Technologies, Inc. (“Plaid”) to gather your data from financial institutions. By using our service, you grant ChangeTrust and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the [Plaid Privacy Policy](#).
- We may also share aggregated and/or anonymized data with others for their own uses.

INFORMATION CHOICES AND CHANGES

Our marketing emails tell you how to “opt-out.” If you opt out, we may still send you non-marketing emails. Non-marketing emails include emails about your account and our business dealings with you.

You may send requests about personal information to our contact information below. You can request to change contact choices, opt-out of our sharing with others, and update your personal information.

You can typically remove and reject cookies from our Site with your browser settings. Many browsers are set to accept cookies until you change your settings. If you remove or reject our cookies, it could affect how our Site works for you and may result in loss of functionality.

You are not required to provide the personal information that we have requested, but, if you chose not to do so, in many cases we will not be able to provide you with our products or services or respond to any queries you may have.

THIRD PARTY WEBSITES. This Site may contain links to other websites, products, and services. The privacy policies and procedures described here do not apply to other websites or third party products or services. We suggest contacting those other websites and third parties directly for information on their data collection and distribution policies. Some of our pages may utilize framing techniques to serve content to/from our partners while preserving the look and feel of our website. Please be aware that you are providing your personal information to these third parties and not to us.

SECURITY. We take precautions to ensure that your personal information processed by our services is secured. We use a variety of industry-standard technical, contractual, administrative and physical security measures and procedures to help protect your personal information from unauthorized access, use, alteration or disclosure. When you enter sensitive information, such as a credit card number, on our order forms, we encrypt the transmission of that information using reasonable security. Unless otherwise provided for herein, we restrict access to personal information to those employees who need access to perform their essential job functions. Please note that despite our best efforts, no one can guarantee the security of personal information. Unauthorized entry or use, hardware or software failure, and other factors may compromise the security of personal information at any time. If you have questions about our security measures in place, please contact us.

PROTECTING THE PRIVACY OF MINORS. MINORS UNDER THE AGE OF 13 ARE PROHIBITED FROM USING OR PURCHASING THE SERVICES. MINORS UNDER THE AGE OF 18 ARE NOT PERMITTED TO USE OR PURCHASE THE SERVICES WITHOUT THE PERMISSION AND INVOLVEMENT OF A PARENT OR LEGAL GUARDIAN. WE DO NOT INTENTIONALLY COLLECT OR MAINTAIN PERSONAL INFORMATION FROM INDIVIDUALS WHO ARE UNDER 13 YEARS OLD. PROTECTING THE PRIVACY OF MINORS IS VERY IMPORTANT TO US. THUS, IF WE OBTAIN ACTUAL KNOWLEDGE THAT A USER IS UNDER 13 YEARS OF AGE,

WE WILL TAKE STEPS TO REMOVE THAT USER'S PERSONAL INFORMATION PERMANENTLY FROM OUR DATABASES AND INTERNET SERVERS.

CONTACT INFORMATION. We welcome your comments or questions about this Policy. You may also contact us at our address:

ChangeTrust, Inc.
P.O. Box 51282
Colorado Springs, CO 80949
Telephone: (719) 888-9049
Email: legal@changetrust.com

CHANGES TO THIS PRIVACY POLICY. We may change this Policy. If we make any changes, we will change the Last Updated date above. You should review the Site and the Policy periodically to learn of any revisions to this Policy. Your continued use of the Site after the effectiveness of such revisions will constitute your acknowledgment and acceptance of the terms of the revised Policy.