

# FACTS

## WHAT DOES CONOTOXIA, INC. DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include but is not limited to:

- Social Security number and date of birth;
- Contact information such as name, address, telephone number or email address;
- Account balances and transaction history;
- Bank account or debit/credit card account information; and
- Log file information created when you access our website that is automatically recorded by our servers, such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our website and cookie information.

You consent to our collection, transfer and storage of your personal information by computers or other transfer or storage devices in the United States and elsewhere.

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Conotoxia, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Conotoxia, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 1-800-980-5766, or go to

## Who we are

**Who is providing this notice?**

Conotoxia, Inc.

## What we do

**How does Conotoxia, Inc. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Conotoxia, Inc. collect my personal information?**

We collect your personal information, for example, when you

- initiate a transaction or submit information to us
- provide account information or otherwise give us your contact information
- use our online site (for example, to complete a transaction)

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliate is a financial company Cinkciarz in Poland.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Ⓐ *Conotoxia, Inc. does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Ⓐ *Conotoxia, Inc. doesn't jointly market.*

## Other important information

### STATE PRIVACY LAWS

We will comply with state privacy laws to the extent they apply to services provided by Conotoxia, Inc.

**California residents:** In accordance with California law, we will not share information we collect about you with nonaffiliated third parties for marketing purposes except as required or permitted by law. We share information about transactions and experience with our affiliate for everyday business purposes. For example, we may share information to service your accounts and complete requested transactions.

**Vermont residents:** In accordance with Vermont law, we will not disclose your personal information, or financial information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. We share information about transactions and experience with our affiliate for everyday business purposes. For example, we may share information to service your accounts and complete requested

transactions.

#### **CHILDREN'S PRIVACY**

Our website is not directed at children under the age of 13. Conotoxia, Inc. does not knowingly collect or maintain information at our website from persons under the age of 13.

#### **EXTERNAL WEBSITES**

Our website may be linked to or from third party websites. Conotoxia, Inc. is not responsible for the content or privacy practices of websites that are linked to or from our website.

#### **PLAID**

Conotoxia, Inc. uses Plaid Inc. ("Plaid") to gather your data from financial institutions. By using the service, you grant Conotoxia, Inc. 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](#).

**COOKIES** Some of our web pages may contain "cookies," or data which are sent to your web browser and stored on your computer. For information about use of cookies by Conotoxia, Inc., please visit our Cookie Policy.

#### **CHANGES**

Conotoxia, Inc. reserves the right to modify this Privacy Statement. You can get updated Privacy Statements by calling us at 1-800-980-5766 or by visiting our website at <https://conotoxia.com/en-us>