



## Consent to Electronic Disclosures

By accepting this consent as indicated below you, the person applying for an account, consents to receive and view disclosures, notices, statements and other communications (collectively, “Disclosures”) from Conotoxia, Inc. as well as its affiliates and agents (“Company,” “We,” or “Our”) relating to your eligible account with company that permits you to transfer funds to another party (“Account”) electronically by email or through our website.

Delivery by either of these means will constitute proper notice to you under applicable law.

### 1. Your Right to Revoke Consent

Your consent is effective until further notice by us or until you revoke your consent to receive electronic Disclosures. You may revoke your consent to receive electronic Disclosures at any time either by clicking the “Contact Us” button at the bottom of the Company’s homepage or submitting your request in writing to: *Conotoxia Inc. 401 N Michigan Avenue Suite 1248, Chicago IL 60611.*

If you do not consent or if you withdraw your consent, we may refuse to accept your Account application, cancel your Account, or place your Account on inactive status. We may also take any of these actions after the completion of any pending Transactions (as defined in the Customer Agreement), depending on when you withdrawal your consent.

### 2. System Requirements

In order to receive Disclosures you need to have a means of printing or storing them. So, in addition to having an email address you must have the following:

- Computer or mobile device with Internet connection;
- A current web browser with cookies enabled;
- A valid email address on file in your Account profile;
- Ability to store or print the Disclosures; and
- if you use a spam blocker, you must add [support@us.conotoxia.com](mailto:support@us.conotoxia.com) to your email address book or whitelist

We reserve the right to change these System Requirements and will provide you with a Disclosure when we make a material change to the System Requirements.

### 3. Additional Information on System Requirements Concerning Emails

In order to receive Disclosures, you must ensure that the primary email address that you provide us is your valid and you are able to receive email messages containing Disclosures including attached electronic documents and that such Disclosures, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your email address by updating your Account profile if your email address changes. You acknowledge that our ability to notify you of the availability of your Disclosures is contingent on the validity of your email address in our records. If your email address is no longer valid, we reserve the right to determine your Account is inactive.



#### **4. Reservation of Rights**

We reserve the right to provide you with any Disclosure in writing, rather than electronically, or to withdraw the right to receive Disclosures electronically at any time. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your Account profile. Although we may waive our fee for delivery of paper Disclosures, we reserve the right to charge the Disclosure Request Fee and to increase this fee in our discretion.

#### **5. Print Disclosures**

We recommend that you print a copy of this consent and any Disclosure that you view electronically for your records as the Disclosure may not be accessible online at a later date.

#### **6. Your Consent**

By clicking on the “I Agree” button which you adopt as your electronic signature, you agree that (i) we may provide Disclosures to you electronically, on the terms and conditions set forth in this consent, (ii) the consent shall last until you revoke your consent, and (iii) you meet the System Requirements specified above. If you do not wish to receive Disclosures electronically, do not click the “I Agree” button.



## Conotoxia, Inc. Customer Agreement

### Terms and Conditions

This Customer Agreement ("**Agreement**") is a contract between you and Conotoxia, Inc. as well as its affiliates and agents ("**Company**," "**We**," or "**Our**"). The Agreement applies to your use of products and services offered by Company through its website or any other means ("**Services**"). By using the Services in any way, you accept this Agreement and agree to be bound by all of its terms and conditions. We may amend the Agreement at any time. We will email you a revised Agreement to the email address we have on file for you and by posting a revised version on our website. Your continued use of the Services in any way constitutes after we send the revised Agreement to you constitutes acceptance.

#### 1. Account Access

##### 1.1 Eligibility

To be eligible to use the Services you: 1. must be a resident of the United States; 2. must be 18 years or older; 3. must only use the Services in the United States; 4. must only use the Services for personal, family, or household use; and 5. must not be on any U.S. Government list of prohibited or restricted persons. By registering an account or using the Services, you represent to us that each of these is true.

##### 1.2 Identity Authentication

In an effort to combat money laundering activities and the funding of terrorism, the law requires a money transmitting institution such as Company to obtain, verify, and record information that identifies each person who wishes to use the Services. As part of the account application process, we will ask for personally identifiable information about you, such as your name, address, date of birth, etc., that will help us identify you. We may also request identifying documents or information during or after the registration process. If you refuse or fail to provide the requested information, we may decline to create an account for you or may discontinue providing such Services to you at any time in our sole discretion.

You hereby authorize Company, directly or through third parties, to obtain consumer reports and related information about you from one or more consumer reporting agencies. You further authorize Company to make any other additional inquiries we consider necessary to validate your identity and/or authenticate your identity and account information.

##### 1.3 Password and Third-party Access

During registration, you will select a username. You may not select any username that others may perceive as offensive. We may reject or revoke any username in our sole discretion.

In addition to selecting a username, you will create a password that permits access to your account ("**Password**"). You agree that your Password has the same effect as your written signature and can



be used to authorize a Transaction. You agree to assume responsibility at all times for the supervision, management, control and confidentiality of your Password. You agree not to divulge your Password to any other person, and you agree not to use another person's User ID or Password. If, notwithstanding the foregoing prohibition, you give your Password to another person, you will be deemed to have authorized such person to use that Password for any and all purposes, without limitation. To the extent permitted by law, you agree that if you disclose your Password to any other person you assume all risk for fraudulent or unintentional use of your Password. You agree that Company shall not have any responsibility or liability to you or any other person for any losses or damages which you or anyone else may suffer if you disclose your Password to any other person, including any losses or damages arising out of the disclosure of your Password by the person to whom you shared your password to any other person or persons.

Contact us AT ONCE at 1-800-980-5766 if you believe your Password has been lost or stolen or that a transaction is fraudulent.

#### 1.4 Account Closure

You may close your account at any time unless there is a pending: (1) amount owed to Company; (2) Transaction; (3) complaint or dispute; or (4) Transaction investigation. You may close your account through the Company's website. Your account will not be considered closed if you only delete our mobile application and do not actively request the closure of the account through the Company's website.

## 2. Money Transmission

### 2.1 Initiating An Order

You may request that we receive funds from you and deliver them to another party ("**Transaction**") on the Company's website. We may decline any specific Transaction request for any reason within our sole discretion with or without notice to you about the reason why we declined the Transaction.

The maximum amount per Transaction is \$3K per transaction, \$10K per week and \$25K per month. You agree that Company has the right, with or without notice to you, to change this amount at any time as well as impose any other restrictions regarding the amount or volume of transactions for specific individual accounts or all accounts.

### 2.2 Transaction Fee

We will assess a fee for each Transaction you confirm ("**Transaction Fee**"). You agree to payment of any and all Transaction Fees. The method of calculating the fee amount is defined in the Table of Fees and Commission. See the Table of Fees and Commission [here](#).

### 2.3 Currency Exchange Rate

During the process of submitting a request for a Transaction, Company will offer you an exchange rate for exchanging U.S. Dollars into the currency you identify as the currency of the recipient. The offer will only be available for a limited period of time. If you agree to the offered exchange rate during the allotted time, it shall be the effective exchange rate for the specific Transaction regardless of whether the exchange rate increases or decreases before the recipient receives their funds. You understand that after you accept an exchange rate for a specific transaction, exchange rates offered



on currency markets may increase or decrease before a recipient receives their funds, but such fluctuations will not govern the Transaction.

You also understand and agree that the offered exchange rate is a specific offer from the Company and may not be reflective of the exchange rate offered on currency markets at the time it is presented to you. Further, you understand and agree that others may offer a more favorable exchange rate than offered by Company. You agree that you are responsible for comparing the exchange rate offered by Company with the exchange rates offered by others.

You understand and agree that Company may make a profit from the exchange rate offered to you. In other words, the Company may offer you an exchange rate where your cost to exchange one currency for another currency pursuant to the offer is greater than the actual cost the Company incurs to exchange one currency to another currency in connection with your Transaction. You hereby waive any claim to an exchange rate other than as offered by Company.

#### 2.4 Designating A Recipient and Unsuccessful Transactions

**NOTICE: If you provide an incorrect bank account number, your funds may go to an individual other than your intended recipient and you may have no recourse for recovery of your funds.**

You agree that you are solely responsible for accurately providing all requested information about a recipient, including their name, bank account number, country where their bank account is registered, and currency of their bank account. You agree to assume all risk for incorrect or inaccurate information, such as an unintended individual receiving funds, additional fees regarding a transaction, or a rejected transaction.

You agree that we may charge you any fees assessed to us by others due to your error(s) in providing requested information about a recipient (“**Unanticipated Third-Party Fees**”). You agree to pay any and all such fees. After an unsuccessful transaction, we will assess any Unanticipated Third-Party Fees and refund any remaining funds.

#### 2.5 Paying for A Transaction Order

You may pay for a Transaction either by ACH debit (“**ACH Pull**”) or ACH credit (“**ACH Push**”). A Transaction order is not considered complete until we receive funds from you. If you select an ACH Pull transaction, we will require that you authorize Company to debit your designated ACH account for that specific transaction before Company will proactively debit your account. If you select an ACH Push transaction, it is your responsibility to ensure that Company receives necessary payment within two (2) business days. When making a payment by ACH Pull or Push, you are solely responsible for ensuring that your account has sufficient funds and Company is not responsible for any overdraft or other fees charged by your financial institution.

#### 2.6 Failure to Make A Timely ACH Push Payment

If you select to provide an ACH Push payment and Company does not receive any payment within two (2) business days, your request will be cancelled.

#### 2.7 Excess Funds After An ACH Push Payment



If you make an ACH Push payment and provide more funds than are necessary to complete a requested transaction, the Transaction will be processed and the excess funds will be refunded.

## 2.8 Insufficient Funds After An ACH Push Payment

If you make an ACH Push payment and provide insufficient funds to complete a requested transaction, the transaction will not be processed until sufficient funds are received. We will attempt to send you a message via email. After we send this message, you will have [two (2) business days] to provide sufficient funds. If sufficient funds are not received within this period, your Transaction will be cancelled. Your funds and the Transaction Fee will be refunded.

## 2.9 Cancelling an Already Initiated Order and Refund

After confirming an order, you have the right to cancel up to 30 minutes after we have received complete payment from you. You understand and agree that your method of payment and the completeness of your payment may affect the amount of time you have to cancel a Transaction.

You may cancel online or through the mobile application at any time of day. You may also cancel by telephone. To do so, contact us at 1-800-980-5766 between the hours of 1:00AM and 4:00PM central time. Please note that if you choose to contact us by telephone, your order cancellation will not be effective if you call us outside of the hours of operation above. If you cancel up to 30 minutes after we receive complete payment from you, you will receive a refund of the full payment amount specific to the transaction, including the Transaction Fee. The payment amount will be refunded pursuant to your method of payment.

You also have a right to cancel a transaction if Company has failed to deliver funds to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If you want a refund, you must mail or deliver your written request to Company at *Conotoxia Inc. 401 N Michigan Avenue Suite 1248, Chicago IL 60611*. The funds will be refunded pursuant to your method of payment.

## 2.11 California Consumers Notice of Right to Refund

For customers residing in California only:

You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Conotoxia, Inc. does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you.

If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted, you have a right to a refund of your money.

If you want a refund, you must mail or deliver your written request to Conotoxia, Inc. at *Conotoxia Inc. 401 N Michigan Avenue Suite 1248, Chicago IL 60611*. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to section 2102 of the California Financial Code.

## 2.12 Transaction Investigation

We may place a hold on any Transaction if we suspect fraud or fraudulent intent. We may also place a hold on any Transaction for compliance with any laws or regulations, including the Bank Secrecy Act and other anti-money laundering laws and regulations. If such a hold occurs, we may not deliver funds to the designated recipient by the date we estimated on your receipt. After completion of a Transaction investigation, the Transaction will either be approved and funds will be delivered to the designated recipient, the hold will continue, or the Transaction will be cancelled.

In the event of a cancellation, we will if permitted by applicable law refund the full payment amount specific to the transaction, including the Transaction Fee. The payment amount will be refunded pursuant to your method of payment. If applicable law requires a different disposition, your funds will be distributed or managed accordingly.

### 2.13 Receipts

After you confirm a Transaction, you will be provided with an electronic receipt. Please save a copy of your receipt. Receipts will be available on your account profile for a period of five years.

## 3. Authorized Use

### 3.1 Restricted Activities

You represent and warrant that you will not engage in any of the following “**Restricted Activities**”:

- Violate any law, statute, ordinance, or regulation;
- Breach this Agreement or any other Agreement that you have entered into with Company or any Company policy;
- Act on behalf of an undisclosed principal or third-party;
- Infringe Company's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy;
- Act in a manner that is defamatory, libelous, threatening or harassing;
- Provide false, inaccurate or misleading personal information;
- Control or possess more than one account;
- Send or receive potentially fraudulent funds;
- Refuse to cooperate in an investigation or provide confirmation of your identity or any Personal Information you provide to us;
- Use an anonymizing proxy;
- Control an account that is linked to another account that has engaged in any of these restricted activities;
- Conduct your business or use the services in a manner that results in or may result in complaints, disputes, claims, fines, penalties and other liability to Company, a user, a third party or you;
- Take any action that imposes an unreasonable or disproportionately large load on our infrastructure;
- Facilitate any viruses, Trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or information;

- Use any robot, spider, other automatic device, or manual process to monitor or copy our website;
- Use any device, software or routine to bypass our robot exclusion headers, or interfere or attempt to interfere, with our website or the services; and
- Take any action that may cause us to lose any of the services from our internet service providers, payment processors, or other suppliers.

### 3.2 Company Actions

If you violate or are suspected of committing Restricted Activities, you agree that we may take any of the following actions alone or in combination:

- Close, suspend, or limit your access to your account or our Services;
- Refuse to provide Services to you in the future;
- Contact users who have sent you money, contact your bank, and warn other users, law enforcement, or impacted third parties of your actions;
- Update inaccurate information you provided us;
- Hold your funds; and/or
- Take legal action against you.

## 4. Telemarketing

### 4.1 Consent to Telemarketing

Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from Company, you expressly consent to be contacted by Company for any and all purposes arising out of or relating to your loan and/or account, at any telephone number, or physical or electronic address you provide or at which you may be reached.

You agree we may contact you in any way, including SMS messages (including text messages), calls using prerecorded messages or artificial voice, and calls and messages delivered using auto telephone dialing system or an automatic texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or send one via text.

You consent to receive SMS messages (including text messages), calls and messages (including prerecorded and artificial voice and autodialed) from Company at the specific number(s) you have provided to us, or numbers we can reasonably associate with your Account. You certify, warrant, and represent that the telephone numbers that you have provided to us are your contact numbers. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to promptly alert us whenever you stop using a particular telephone number.

You also agree that we may contact you by e-mail, using any email address you have provided to us or that you provide to us in the future.

### 4.2 Phone Plan Charges





Your cellular or mobile telephone provider will charge you according to the type of plan you carry. You agree that we are not responsible for such charges.

## **5. Governing Law**

### 5.1 Governing Law

This Agreement shall be governed in all respects by the laws of the State of Delaware, without regard to giving effect to any principles of conflicts of laws, except to the extent that federal law applies.

## **6. Limitation of Liability and Indemnification**

### 6.1 Limitation of Liability

**UNLESS APPLICABLE LAW REQUIRES OTHERWISE, YOUR EXCLUSIVE AND MAXIMUM REMEDY AGAINST COMPANY IS REFUND OF THE TRANSFER AMOUNT PLUS ANY TRANSFER FEES CHARGED BY COMPANY. NO OTHER REMEDY IS AVAILABLE TO YOU, INCLUDING, BUT NOT LIMITED TO ANY REMEDY FOR INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES. THESE LIMITATIONS APPLY WHETHER YOUR CLAIM ARISES DUE TO COMPANY OR ITS AGENTS' NEGLIGENCE, OTHER FAULT, ERROR, OMISSION OR NON-PERFORMANCE. WE ACCEPT NO RESPONSIBILITY FOR THE ACTS OR OMISSIONS OF A RECEIVER'S BANK, SERVICE PROVIDER OR THEIR DESIGNEES.**

### 6.2 Indemnification

You agree to indemnify and hold Company harmless from and against any and all damages, liabilities, actions, causes of action, suits, claims, demands, losses, costs and expenses of any nature whatsoever (including without limitation reasonable attorneys' fees, disbursements and court costs) arising from or in connection with (i) your use of our Services; (ii) your violation of this Agreement, any other agreements between you and Company, or any Company policy; (iii) your violation of any law in connection with use of our Services, or (iv) your violation of any rights of any third-party.

## **7. Disputes and Legal Recourse**

### 7.1 Notice of Dispute with Us

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-980-5766 Write us at *Conotoxia Inc. 401 N Michigan Avenue Suite 1248, Chicago IL 60611* or E-mail us at [support@us.conotoxia.com](mailto:support@us.conotoxia.com) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.



(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## 7.2 Forum of Legal Dispute- Arbitration

**ANY CLAIMS ARISING OUT OF, RELATING TO, OR CONNECTED WITH THIS USER AGREEMENT MUST BE ASSERTED INDIVIDUALLY IN BINDING ARBITRATION CONDUCTED BY A SINGLE ARBITRATOR WITH EXPERIENCE IN CONSUMER ONLINE PAYMENT SERVICES DISPUTES ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION ("AAA") IN ACCORDANCE WITH ITS COMMERCIAL ARBITRATION RULES AND THE AAA SUPPLEMENTARY PROCEDURES FOR CONSUMER-RELATED DISPUTES.**

The forum for arbitration shall be in the city closest to your residence having a federal district courthouse. The arbitrator shall not conduct any form of class or collective arbitration nor join or consolidate claims by or for individuals. To the extent allowed by applicable law, the Arbitrator, and not any federal, state, or local court or agency, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability or formation of this User Agreement including, but not limited to, any claim that all or any part of this User Agreement is void or voidable. Judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction. For any non-frivolous claim, Company will pay the costs of the arbitration (but not your attorney fees), up to \$3,000.

This User Agreement and each of its parts evidence a transaction involving interstate commerce, and the United States Arbitration Act shall apply in all cases and govern the interpretation and enforcement of the arbitration rules and arbitration proceedings.

## 7.3 Exceptions to Arbitration

If we reasonably believe that you have in any manner violated or threatened to violate our intellectual property rights, we may seek injunctive or other appropriate relief in any court of competent jurisdiction.

#### 7.4 Waiver of Right to Jury; Class Action Waiver

**TO THE EXTENT ALLOWED BY LAW, YOU AGREE TO IRREVOCABLY WAIVE ANY RIGHT YOU MAY HAVE TO A TRIAL BY JURY OR OTHER COURT TRIAL (OTHER THAN SMALL CLAIMS COURT) OR TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT, ARBITRATION OR OTHER PROCEEDING FILED AGAINST US AND/OR RELATED THIRD PARTIES.**

### 8. Other Contractual Terms

#### 8.1 Severability

If any part of this agreement is found to be invalid or unenforceable, the remaining parts shall continue to apply.

#### 8.2 Assignment

We may assign or otherwise transfer this Agreement or any rights or obligations hereunder at our discretion. You may not assign or otherwise transfer this Agreement or any rights or obligations hereunder.

#### 8.3 Survival

In the event of termination of this Agreement or the Services, the terms in this Agreement that by their nature are continuing shall survive such termination, including, but not limited to, the disclaimers and limitations of liabilities.

#### 8.4 No Waiver

Failure by Company to exercise or enforce any right or provision of this Agreement shall not constitute a waiver of such right or provision.

#### 8.5 Force Majeure

We shall not be liable for any delay or failure in providing the Services, or for any damages suffered by you by reason of such delay or failures, directly or indirectly caused by or in any manner arising from or connected with acts of God, acts of public enemies, riots, strikes, acts of governmental agencies, labor difficulties, failure of our power, telecommunications or other suppliers, delays or shortages, breakdown or destruction of any system or equipment, or any other cause or causes beyond our control, whether or not similar to those enumerated herein.

#### 8.6 Translation of Agreement



This Agreement is provided in the English language. In the event of any inconsistency between the interpretation of the English language and non-English language versions of this Agreement, the English language version will govern.



## Conotoxia, Inc. Privacy Notice

### FACTS

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

##### 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:

- Checking and Routing numbers
- Social Security number
- Account balances and payment history

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>	YES	YES
<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	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES

##### Questions?

Call 1-800-980-5766 or go to <https://www.conotoxia.com>

##### Who we are

##### Who is providing this notice?

Conotoxia, Inc.

Who we are	
What we do	
<b>How does Conotoxia, Inc. protect my personal information?</b>	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.
<b>How does Conotoxia, Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Transfer funds to us</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates companies to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	We do not offer joint accounts.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.