FACTS	WHAT DOES SUBPILOT 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: ● contact details, ● account balances and bank account information, and ● transaction history.
How?	All financial companies need to share consumers' and customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' and customers' personal information, the reasons Subpilot chooses to share, and whether you can limit this sharing.

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

To limit our sharing	Email us at privacy@subpilot.tech or reach out in the Subpilot app. **Please note:** If you are a new consumer or customer, we can begin sharing your information immediately from the date we provided this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Email us at privacy@subpilot.tech or reach out in the Subpilot app.

Who we are	
Who is providing this notice?	Subpilot

What we do	
How does Subpilot 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 Subpilot collect my personal information?	We collect your personal information, for example, when you: ● sign up for a Subpilot account, ● provide account information, ● give us your contact information, ● apply for and use the financial products we offer. We also collect your personal information from others, such as banks, card networks, and other third-party data aggregators (for example, Plaid) that connect your financial accounts to Subpilot.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ● sharing for affiliates' everyday business purposes, ● affiliates from using your information to market to you, and ● 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.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.