

# DreamFund Holdings, Inc. Privacy Policy

## v. 3.0

Last modified: November 10, 2014

[Archived Versions and Dates](#)

[Plain English:](#)

[Your privacy is super-important to us. We don't share your personal information with anyone, except those whose help we need to try to make your Dreams come true. Also, we try to do everything required \(and then some\) to protect identities and privacy as they pursue their Dreams with us.](#)

### Table of Contents

<b>INTRODUCTION</b> .....	<b>2</b>
<b>INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT, MAINTAIN, AND PROTECT YOUR INFORMATION</b> .....	<b>3</b>
Information You Provide to Us .....	3
Choices About How We Use, Collect, Maintain, Protect, and Disclose Your Information .....	4
Data Security .....	5
Accessing and Correcting Your Information.....	5
Confidentiality of Visitor Communications.....	6
Information We Collect Through Automatic Data Collection Technologies .....	6
Third- party Use of Cookies and Other Tracking Technologies .....	7
<b>BEHAVIORAL ADVERTISING</b> .....	<b>7</b>
<b>HOW WE USE YOUR INFORMATION</b> .....	<b>8</b>
<b>OUR POTENTIAL DISCLOSURE OF YOUR INFORMATION</b> .....	<b>9</b>
<b>CHANGES TO OUR PRIVACY POLICY</b> .....	<b>10</b>
<b>GLBA "SAFE HARBOR"</b> .....	<b>10</b>
<b>MINORS UNDER THE AGE OF 13</b> .....	<b>14</b>
<b>Miscellaneous Provisions</b> .....	<b>14</b>
<b>JURISDICTION, GOVERNING LAW, AND RELATED MATTERS</b> .....	<b>15</b>
<b>Limitation on Time to File Claims</b> .....	<b>15</b>
<b>Your California Privacy Rights</b> .....	<b>16</b>
Important Privacy and Consumer Choices for California Residents Only .....	16
<b>Your Massachusetts Privacy Rights</b> .....	<b>18</b>
<b>Contact Information</b> .....	<b>18</b>

## INTRODUCTION

### Plain English:

Definitions governing this Privacy Policy are located in the incorporated TOUDARP, and, as with the entire TOUDARP's contents, these definitions are incorporated in this Privacy Policy.

### Legalese:

Since we respect your privacy and seek to protect it, DreamFund maintains this Privacy Policy and is committed to complying with this Privacy Policy and protecting your privacy. You agree that this Privacy Policy, together with the incorporation and integration of all Sections of DreamFund's TOUDARP (collectively, the "Incorporated Policies") govern your access to and use of our Online Services.

Except as otherwise provided in this Privacy Policy or the Incorporated Policies, DreamFund does not disclose any individual's Personally Identifiable Information to any third party.

This Privacy Policy describes the types of information that we may collect from you or that you may provide to us when you visit our Online Services, as well as how we may collect, use, maintain, protect, and disclose that information.

This Privacy Policy applies to information we collect, regardless of the Device you use, via:

- (a) The Site.
- (b) E-mail, text, and other electronic messages between you and us or our Online Services.
- (c) Mobile and desktop apps that you download from our Online Services, the Internet, or elsewhere that provide dedicated non-browser-based interaction between you and our Online Services.
- (d) Your interactions with our advertising (sometimes referred to as "ads") and apps on third-party websites and services, if those apps or ads include links to this Privacy Policy.

**Please read this Privacy Policy carefully to understand our practices regarding your information and how we intend to treat your information. If you do not agree with this Privacy Policy, you must discontinue your use of our Online Services.** By accessing or using our Online Services, you agree to this Privacy Policy, which may change from time to time. You agree that your continued use of our Online Services after we make changes constitutes your acceptance of those changes, and, as a result, you agree to check the currently posted version of the Privacy Policy on our Online Services periodically for updates.

## **INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT, MAINTAIN, AND PROTECT YOUR INFORMATION**

### **Information You Provide to Us**

#### **Plain English:**

**You agree to let us market your submissions so DreamFund can help people achieve their Dreams.**

#### **Legalese:**

The information we collect via our Online Services may include:

- (a) Information that you provide by completing forms on our Online Services. This includes information provided at the time of registering to use our Online Services, your User Contributions (including photos and videos) on our Online Services, or requesting further services via our Online Services. We may also ask you for information when you report a problem with our Online Services.
- (b) Records and copies of your correspondence(s) (including e-mail addresses), if you contact us.
- (c) Your responses to surveys that we might ask you to complete for research purposes.
- (d) Details of transactions that you carry out via our Online Services and of the fulfillment of your orders. You may be required to provide financial information before placing an order via our Online Services.
- (e) Your search queries on our Online Services.
- (f) Your social media contacts, with your permission, and according to the terms of use of the social media web sites to which you connect us for purposes of sharing your Dream with others.
- (g) Any other types of information that you may provide
  - (i) By which you may be personally identified, such as name, postal address, e-mail address, telephone number, social security number or other types of Personal Information under Applicable Law; and
  - (ii) About your the device(s) you use to access our Online Services, and your usage details.

We collect this information:

- (A) Directly from you when you provide this information to us;
- (B) Automatically as you navigate through our Online Services. Information collected automatically may include usage details, IP addresses and information collected through cookies and other tracking technologies; and
- (C) From our business partners.

Also, you may choose to provide User Generated Content to be published or displayed (“**posted**”) on public areas of our Online Services Our Online Services may contain message boards, chat rooms, personal web pages, Profiles, forums, bulletin boards, and other interactive features (collectively, “**Interactive Services**”) that allow Users to post, submit, publish, display, or transmit (“**post**”) User Generated Content to other Users via our Online Services. You agree that your User Contributions are posted on and transmitted to others at your own risk. Although you may set certain privacy settings for such information, you should be aware that no security measures are perfect or impenetrable. We also can’t control the actions of other Users of our Online Services or users of other social media outlets with whom you may choose to share your User Generated Content. As a result, we don’t guarantee that unauthorized Persons will not view User Generated Content.

FURTHER, AS A FUNDER, YOU AGREE THAT A DREAMER OR CHARITY, WHETHER THE CHARITY ACTS AS A DREAMER OR OTHERWISE, MAY OBTAIN YOUR PERSONAL INFORMATION UNLESS YOU, AS A FUNDER, SET YOUR FUNDING AS BEING ANONYMOUS TO THE PUBLIC AND THE DREAMER.

You agree that any User Generated Content that you post to our Online Services are considered non-confidential, non-proprietary to you, and you should review the [TOUDARP’s Right of Publicity](#) section.

**YOU AGREE THAT THIS SECTION PROVIDES DREAMFUND WITH YOUR ABSOLUTE AND UNCONDITIONAL CONSENT, WAIVER, AND RELEASE OF LIABILITY, THUS ALLOWING DREAMFUND TO PUBLICIZE AND COMMERCIALY USE YOUR PROPRIETARY OR PRIVACY RIGHTS AS DESCRIBED IN THIS TOUDARP. YOU AGREE THAT THE TERMS OF THIS SECTION POTENTIALLY MEAN THAT YOU ARE FORFEITTING MATERIAL LEGAL RIGHTS, INCLUDING THE RIGHT TO SUE AUTHORIZED PERSONS.**

### **Choices About How We Use, Collect, Maintain, Protect, and Disclose Your Information**

Because we strive to provide you with choices regarding the Personal Information that you provide to us, we have created ways to provide you with the following control over your information:

- (a) **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of our Online Services may then be inaccessible or not function properly.
- (b) **Disclosure of Your Information for Third-Party Advertising.** If you do not want us to share your Personal Information with unaffiliated or non-agent third parties for promotional purposes, you can opt-out by clicking the Unsubscribe link in any email communication we send to you. You can also always opt-out by sending us an e-mail stating your request to [unsubscribe@dreamfund.com](mailto:unsubscribe@dreamfund.com).

- (c) **Promotional Offers from the DreamFund.** If you do not wish to have your contact information used by DreamFund to promote our own or third parties' products or services, you can opt-out by clicking the Unsubscribe link in any email communication we send to you or at any other time by logging into our Online Services and adjusting your user preferences in your Site Account by checking or unchecking the relevant boxes or by sending us an e-mail stating your request to [unsubscribe@dreamfund.com](mailto:unsubscribe@dreamfund.com). If we have sent you a promotional e-mail, you may send us a return e-mail asking to be omitted from future e-mail distributions.
- (d) **Targeted Advertising.** If you do not want us to use information that we collect, you can opt-out by clicking the Unsubscribe link in any email communication we send to you. You can also always adjust your user advertising preferences in your account profile and adjusting your user preferences in your account profile by checking or unchecking the relevant boxes or by sending us an e-mail stating your request to [unsubscribe@dreamfund.com](mailto:unsubscribe@dreamfund.com). We do not control third parties' collection or use of your information to serve interest-based advertising. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's [website](#).

## **Data Security**

We have implemented measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, or disclosure. All information you provide to us is stored on secure servers with firewall protection. We also maintain a Written Information Security Program (WISP). For more on our data security, please read the relevant portions of our [TOUDARP](#).

The safety and security of your Personal Information also depends on you. Where you have chosen a password for access to certain parts of our Online Services, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of our Online Services like message boards, because any User may view the information that you share in public areas.

Unfortunately, the transmission of information via the internet is not 100% secure. While we employ commercially reasonable efforts to protect your Personal Information, we can't guarantee the security of your Personal Information transmitted to our Site. Any transmission of Personal Information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on our Online Services.

## **Accessing and Correcting Your Information**

You may review and change your Personal Information by logging into our Online Services and visiting your Profile page.

You may also send us an e-mail at [support@dreamfund.com](mailto:support@dreamfund.com) to request access to, or to correct or delete, any Personal Information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate Applicable Law or cause the information to be incorrect. If you delete your User Contributions from our Online Services, copies of your User Contributions may remain viewable in cached and archived pages, or might have been copied or stored by other Users. Proper access and use of information provided on our Online Services, including User Contributions, is governed by our [TOUDARP](#).

## **Confidentiality of Visitor Communications**

Except as required by Applicable Law and in accordance with this Privacy Policy, DreamFund will maintain the confidentiality of all User communications that contain Personal Information regarding a User and that are transmitted directly to DreamFund. Postings by a User on any message board or in any chat room will not be protected as confidential, and DreamFund may use and disclose information contained in any such postings (including any ideas, concepts, know-how or other intellectual property) to any of its subsidiaries and affiliates for any purpose whatsoever and as deemed appropriate by DreamFund.

## **Information We Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with our Online Services, we may use automatic data collection technologies to collect certain information about your hardware, online activities, and browsing patterns, including:

- i. Details of your visits to our Online Services, including traffic data, location data, logs, other communication data, and the resources that you access and use on our Online Services, including HTML5 and Javascript/Jquery.
- ii. Information about your device(s), including hardware, as well as your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services ([behavioral tracking](#)). Contact us for information on how you can opt out of behavioral tracking on our Online Services and how we respond to web browser signals and other mechanisms that enable Users to exercise choice about behavioral tracking.

The information that we automatically collect is statistical data, which may include Personal Information, to help improve our Online Services and to deliver a better and more personalized service, including by enabling us to:

- (a) Estimate our audience size and usage patterns.
- (b) Store information about your preferences, allowing us to customize our Online Services according to your individual interests.
- (c) Enhance the speed of your searches.
- (d) Recognize you when you return to our Online Services.

The technologies that we use for this automatic data collection may include:

1. **Browser cookies.** A browser cookie is a small file placed on the hard drive of your computer that results from your online browsing activities. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting, you may be unable to access certain parts of our Online Services. Unless your browser is adjusted to refuse cookies, our backend system will issue cookies when you direct your browser to our Online Services.
2. **Flash Cookies.** A flash cookie is a locally stored object used to collect and store information about your preferences and navigation to, from and on our Online Services. Certain features of our Online Services may use flash cookies. Flash cookies are not managed by the same browser settings that are used for browser cookies.
3. **Web Beacons.** Our Online Services may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit us, for example, to count Users who have visited those pages or opened an e-mail, as well as for other related Site statistics (for example, recording the popularity of certain Site content and verifying system and server integrity).
4. **Contact Importation.** We may, at your prompting, import your contact list.

### **Third- party Use of Cookies and Other Tracking Technologies**

Some content or applications on our Online Services are provided by third-parties. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Online Services. The information that these third parties collect may be associated with your Personal Information or these third parties may collect information, including Personal Information, about your online activities over time and across different websites and other online services. These third parties may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

### **BEHAVIORAL ADVERTISING**

#### **Plain English:**

Please see the Behavioral Advertising Section of the TOUDARP for more information regarding Behavioral Advertising. Should you wish to opt-out of Behavioral Advertising or Tracking, from DreamFund specifically, you may do so by sending an e-mail to [support@dreamfund.com](mailto:support@dreamfund.com) or calling us, toll-free, at 1 (844) 373-2638.



## Legalese:

You agree to review the [Behavioral Advertising Section](#) of the TOUDARP regarding our Behavioral Advertising disclosures. Should you wish to opt-out of Behavioral Advertising or Tracking, from DreamFund specifically, you may do so by sending an e-mail to [support@dreamfund.com](mailto:support@dreamfund.com) or calling us, toll-free, at 1 (844) 373-2638.

Without limiting this Privacy Policy, DreamFund retains the right to cooperate fully with any law enforcement authorities or judicial or regulatory order requesting or directing DreamFund to disclose the identity or other information, including Personally Identifiable Information, of any Person posting any User Contribution via our Online Services.

YOU UNDERSTAND AND ACKNOWLEDGE THAT YOU WAIVE AND HOLD HARMLESS DREAMFUND AND ITS AFFILIATES, LICENSEES, AND SERVICE PROVIDERS FROM ANY CLAIMS RESULTING FROM ANY ACTION TAKEN BY DREAMFUND AND ANY OF THE FOREGOING PARTIES DURING, OR AS A RESULT OF, SUCH INVESTIGATIONS AND FROM ANY ACTIONS TAKEN AS A CONSEQUENCE OF INVESTIGATIONS BY DREAMFUND, LAW ENFORCEMENT AUTHORITIES, OR OTHER PARTIES ARTICULATED IN THIS PARAGRAPH.

## **HOW WE USE YOUR INFORMATION**

We use information that we collect about you or that you provide to us, including any Personal Information, to:

- (a) Present our Online Services and our Online Services' content to you.
- (b) Provide you with information, products, and services that you request from us.
- (c) Fulfill any other purpose for which you provide the information.
- (d) Provide you with notices about your account.
- (e) Carry out our obligations and enforce our rights arising from any contracts entered into between you and us.
- (f) Notify you about changes to our Online Services or any products and services that our Online Services may offer.
- (g) Allow you to participate in interactive features available via our Online Services.
- (h) Be provided to any governmental agency for any reason required by Applicable Law.
- (i) Be used in any other way we may describe when you provide the information.
- (j) Be used for any other purpose with your consent.

We also may use your information to contact you about our own and affiliated third parties' goods or services. If you do not want us to use your information in this way, please adjust your user preferences in your Profile or contact us at [support@dreamfund.com](mailto:support@dreamfund.com).



We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences, but we will only accept advertisements from entities that are necessary to further the purpose of our business, such as charities, non-profits, banks, and potential partner financial institutions. We otherwise strive to be an advertising-free zone and will not share your information with any entities that do not further the specific business and mission of helping to accomplish peoples' Dreams without your permission.

## **OUR POTENTIAL DISCLOSURE OF YOUR INFORMATION**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Information that we collect or you provide as described in this Privacy Policy:

- (a) To our subsidiaries and affiliates.
- (b) To contractors, service providers, and other third parties that we use to support our business, and who are bound by contractual obligations to keep Personal Information confidential and to use Personal Information solely for the purposes for which we disclose the Personal Information to those third parties.
- (c) To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the DreamFund's assets, whether as a going concern or as part of bankruptcy, liquidation, or other proceeding in which Personal Information about our Users is among the assets transferred.
- (d) To third parties to market their products or services to you if you have opted-in to these disclosures. We contractually require these third parties to keep your Personal Information confidential and use your Personal Information only for the purposes for which we disclose your Personal Information to these third parties and only if you have so permitted.
- (e) To fulfill the purpose for which you provide your Personal Information. For example, if you give us an e-mail address to use the Share features of our Online Services, we will transmit the contents of that e-mail and your e-mail address to the requested recipients.
- (f) To contact people with your express permission. Using the relevant links on our Online Services, some of your information may be disclosed publicly, only by your own initiation, to Facebook, Twitter, Pinterest, and other social media, which may collect information regarding you and your contacts. Also, e-mails sent from your address through our Site may come from a third-party service provider who is contractually bound to keep your Personal Information private.
- (g) For any other purpose disclosed by us when you provide Personal Information.
- (h) With your consent.

We may also disclose your Personal Information:

- (a) To comply with Applicable Law, or legal process, including to respond to any government or regulatory request.
- (b) To enforce or apply our [TOUDARP](#) and other incorporated policies.
- (c) If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of DreamFund, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection, risk reduction, and regulatory compliance.

## CHANGES TO OUR PRIVACY POLICY

We will post any changes to the Privacy Policy on this page. If we make any material changes as to how we treat Users' Personal Information, we will notify you by sending an e-mail to the e-mail address specified in your Site Account and by posting a notice on our Online Services home page.

The date upon which the Privacy Policy was last revised is identified at the top of the page. You agree to ensure that we have an up-to-date, active and deliverable e-mail address for you. You also agree to visit our Site, this Privacy Policy and the [TOUDARP](#) periodically, to look for any changes to the Privacy Policy.

Your default privacy setting for any Dream you create is "public," but you ultimately will have three privacy settings from which you may choose: public, people to whom you give the link, and private. As a Dreamer, you can be identified to the DreamFund community using your legal name or by using a screen name you define.

## GLBA "SAFE HARBOR"

### Plain English:

**These Senators named Gramm, Leach, and Bliley wanted to make sure we were very clear on how we use your personal information. Our policy is to keep it private to the extent we can and still help make your Dreams come true. We will take good care of your personal info.**

Legalese:

### **FACTS**

#### **WHAT DOES DREAMFUND DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Businesses choose how they share your Personal Information. Federal law provides consumers the right to limit some but not all sharing. Also, federal law mandates certain businesses to tell you how we collect, share, and protect your personal information. DreamFund encourages you to read this notice carefully
-------------	--

	to understand what DreamFund does.
<b>What?</b>	<p>The types of Personal Information that DreamFund collects and shares depends on the product or service that you have with us as well as your age. This information may include:</p> <p>Social Security Number Transaction and Account(s) History Credit History</p>
<b>How?</b>	<p>DreamFund needs to share certain Personal Information to operate DreamFund’s everyday business. In the below section, you will see the reasons that some financial companies can share their customers’ Personal Information; the reasons DreamFund may choose to share Personal Information; and whether you may limit this sharing.</p>

<b>Reasons DreamFund Can Share Personal Information</b>	<b>Does DreamFund Share?</b>	<b>Can You Limit this Sharing?</b>
<p><b>For our everyday business purposes</b> such as to process your transactions, maintain your Account(s), conduct required anti-terrorism and anti-money laundering processes, respond to court orders and legal investigations, and report to credit bureaus.</p>	Yes.	No.
<p>(i) <b>For our marketing purposes</b>, so that DreamFund may offer our products and services to you.</p>	(ii) Yes.	(iii) No, but please see the <a href="#">“To limit DreamFund’s Direct Marketing”</a> box below for information about other privacy choices.
<p>(iv) <b>For joint marketing with financial companies.</b></p>	(v) No.	(vi) No.
<p>(vii) <b>For our affiliates’ everyday business purposes</b>, such as information about your transactions and experiences.</p>	(viii) Yes.	(ix) No.
<p>(x) <b>For our Affiliates’ everyday business purposes</b>, such as information</p>	(xi) No.	(xii) Yes.

about your creditworthiness.		
(xiii) <b>For our Affiliates to market to you.</b>	(xiv) No.	(xv) Yes.
(xvi) <b>For non-Affiliates to market to you.</b>	(xvii) No, although DreamFund may share aggregated, de-identified data.	(xviii) Yes, for Personally Identifiable Information.

<b>To Limit DreamFund's Sharing</b>	Visit DreamFund online at <a href="http://www.dreamfund.com">www.dreamfund.com</a> , e-mail us at <a href="mailto:support@dreamfund.com">support@dreamfund.com</a> , or call us toll-free, 1 (844) 373-2638. If you are a new User/customer, DreamFund can begin sharing your Personal Information thirty days from the date that DreamFund provided you with this notice. If you are no longer a User/customer, we continue to share your Personal Information as described in this notice, but you may contact us anytime to let us know that you would like to limit DreamFund's sharing.
<b>To Limit DreamFund's Direct Marketing</b>	DreamFund provides additional privacy choices to customers. However, privacy elections that you may make for any one product or service may not automatically apply to other products and services. If you want to advise us that you do prefer that DreamFund not use your Personal Information to communicate offers by mail, telephone, or e-mail with you, visit DreamFund online at <a href="http://www.dreamfund.com">www.dreamfund.com</a> , e-mail us at <a href="mailto:support@dreamfund.com">support@dreamfund.com</a> , or call us toll-free, 1 (844) 373-2638.
<b>Other Questions?</b>	Visit us online at <a href="http://www.dreamfund.com">www.dreamfund.com</a> , e-mail us at <a href="mailto:support@dreamfund.com">support@dreamfund.com</a> , or call us toll-free, at 1 (844) 373-2638.

<b>WHO WE ARE</b>	
<b>Who is providing this notice?</b>	DreamFund Holdings, Inc.

<b>WHAT WE DO</b>	
<b>How does DreamFund protect my Personal Information?</b>	To protect your Personal Information from unauthorized access and use, DreamFund uses security measures that we believe comply with federal law. These measures include computer safeguards, secured files and buildings, and a Written Information Security Policy.
<b>How does DreamFund collect my Personal Information?</b>	DreamFund collects your Personal Information such as when you open a DreamFund Savings Deposit Account,

	<p>provide us with your contact information, or provide us with other information.</p> <p>We also collect your Personal Information from other companies, such as those that we use for purposes of anti-money laundering (AML), know-your-customer (KYC), customer identification program (CIP), and for other mandated purposes under Applicable Law.</p>
<p><b>Why can't I limit all sharing of Personal Information?</b></p>	<p>Federal law only gives you the rights to limit (1) the sharing for affiliates' everyday business purposes—information about your creditworthiness; (2) affiliates from using your information to market to you; (3) sharing for non-affiliates to market to you. State laws and individual businesses may give you additional rights to limit sharing. More information is provided below regarding your rights under state law.</p>
<p><b>What happens when I limit sharing for an Account that I hold jointly with someone else?</b></p>	<p>DreamFund does not currently permit for any Account to be held jointly. If and when DreamFund permits for joint accounts, your choices will apply to everyone on your Account(s).</p>

<b>DEFINITIONS</b>	
<p><b>GLBA Affiliate</b></p>	<p>A business related by common ownership or control. DreamFund currently has no financial company GLBA Affiliates.</p>
<p><b>GLBA Non-Affiliate</b></p>	<p>A business not related by common ownership or control. A GLBA Non-Affiliate may be a financial or non-financial business.</p> <p>GLBA Non-Affiliates with whom DreamFund shares Personal Information includes service providers, such as direct marketers that perform services or functions on DreamFund's behalf.</p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between GLBA Non-Affiliated businesses that together market financial services or products to you.</p> <p>DreamFund's joint marketing partners currently do not include financial businesses.</p>

## **MINORS UNDER THE AGE OF 13**

Minors under the age of 13 years old currently are not permitted to use the Site.

## **Miscellaneous Provisions**

You agree that you will not disclose your password to access DreamFund or any other PIN or password associated with your Account(s) to any third-party, with the exception of persons who you have provided legal authority to access your Member Account.

Any User Generated Content that you post to our Online Services will be considered non-confidential and non-proprietary. By providing any User Generated Content via our Online Services, you grant DreamFund and our service providers, and each of our respective licensees, successors, and assigns the right to use, reproduce, modify, perform, display, distribute, and otherwise disclose to third parties any such material according to your personal settings for Account(s) via our Online Services.

DreamFund's License Grant does not affect your other ownership or license rights in your User Contributions, including the right to grant additional licenses to your User Contributions. Because you are publishing your User Generated Content, you may be identified publicly by your legal name or the Screen Name (or both) associated with your User Generated Content. You agree that you will pay all royalties and other amounts owed to any Person based on your User Generated Content.

DreamFund strives to meet all relevant standards to safeguard your data, including by using various methods to secure DreamFund's network, servers, software, and web applications. DreamFund's data retention and business continuity and disaster recovery plans have been written by people who have written such plans at some of the largest financial institutions in the United States, and our employees maintain numerous security measures to keep your information, including Personal Information, as safe as we reasonably can.

As we attempt to help Dreamers achieve their dreams, DreamFund asks that you attempt to help us achieve ours—running a fantastic company to help others. In that regard, DreamFund encourages the responsible disclosure of any material vulnerabilities to us. We ask that should you become aware of a vulnerability that you share the relevant details with us without sharing the details of these vulnerabilities with third-parties by contacting [support@dreamfund.com](mailto:support@dreamfund.com).

You agree that in DreamFund's commercially reasonable discretion, DreamFund may conduct any identity and security validation or verification checks, which may include using or sharing relevant Personal Information with third-party validation or verification systems.

## **JURISDICTION, GOVERNING LAW, AND RELATED MATTERS**

### **Plain English:**

**Most matters related to jurisdiction, venue, and governing law appear in our TOUDARP. We've left a couple of items in here at our lawyers' insistence.**

### **Legalese:**

You agree that any controversy or claim that you may have against DreamFund or a User or Member arising out of or relating to DreamFund, our Online Services, its TOUDARP, some or all of DreamFund's Policies, any contract, or alleged breach thereof, alleged tort, or other claim arising therefrom or related thereto, shall, to the extent permitted by law, be settled by mandatory binding arbitration administered by the American Arbitration Association ("AAA") as described in the [TOUDARP](#). **YOU AGREE THAT THE ARBITRATION PROVISION APPLIES TO ANY POTENTIAL CLASS-ACTION CLAIM OR CLAIMS.** You agree to waive any right you may have to commence or participate in any class action suit or proceeding against Authorized Persons arising out of or relating to any dispute, claim, or error, and you also agree to opt out of any class proceedings against us.

## **Limitation on Time to File Claims**

### **Plain English:**

**If you're upset with us, let us know as soon as possible. There is a time limit that's placed on us.**

### **Legalese:**

**YOU AGREE THAT ANY CAUSE OF ACTION OR CLAIM THAT YOU MAY HAVE ARISING OUT OF OR RELATING TO THIS TOUDARP, ANY OTHER DREAMFUND POLICY OR POLICIES, OR THE SITE, MUST BE COMMENCED PER THE ARBITRATION PROVISIONS OF THIS TOUDARP WITHIN ONE YEAR FOLLOWING THE ALLEGED CAUSE OF ACTION, OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY BARRED.**

**You further agree that, as part of your use of our Online Services, DreamFund may occasionally send to you certain communications, including:**

- (a) the use of our Online Services or any other products or services offered by DreamFund;**
- (b) subscription-related announcements, including opportunities to upgrade subscriptions;**
- and;**
- (c) other administrative updates.**



**You further agree that your agreement to receive such communications is a condition to your use of our Online Services and other products and services offered by DreamFund. Unless explicitly stated otherwise in writing, any new feature that augments our Online Services shall be subject to this Agreement.**

**You also agree that:**

**(i) our Online Services and all products and services provided via our Online Services shall be deemed solely based in Massachusetts; and**

**(ii) our Online Services shall be deemed a passive website that does not give rise to personal jurisdiction over DreamFund, either specific or general, in jurisdictions other than Massachusetts.**

## **Your California Privacy Rights**

**Plain English:**

**Our Chief Legal Officer used to be a California law professor and thinks we need to include information for California residents, even though we're a passive website based in Massachusetts. *Lawyers.***

**Legalese:**

Including your California privacy rights and waivers as mentioned elsewhere in this Privacy Policy, DreamFund responds to “do-not-track” signals or other mechanisms that allow consumers to signal their preferences on the collection of their Personal Information over time and across third-party web sites or online services, and this Privacy Policy is self-regulated internally by DreamFund’s overall regulatory compliance program.

In addition, California Civil Code Section § 1798.83 also known as S.B. 27, permits Users that are California residents to request certain information regarding our disclosure of Personal Information to third parties for their direct marketing purposes in the prior calendar year, if any, of Personally Identifiable Information to third parties for their own direct marketing purposes. To make such a request, please contact us via e-mail at [support@dreamfund.com](mailto:support@dreamfund.com) or contact us via U.S. mail by directing your request to Information Security Manager, DreamFund Holdings, Inc., 36 Washington Street, Suite 170, Wellesley, MA 02481, and include your name and the address to which you would like us to respond. We will attempt to provide you with the requested information within thirty days of receipt.

## **Important Privacy and Consumer Choices for California Residents Only**

**Plain English:**

**If you're a Californian, you have certain different rights to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

Legalese:

**Your Rights:**

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

**Your Choices:**

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Nonaffiliated Financial Institutions We Do Business With To Market or Provide Financial Products And Services:**

Unless you say “No,” we may share personal and financial information about you with nonaffiliated financial institutions we contract with to market or provide financial products and services to you.

NO, please do not share personal and financial information with nonaffiliated financial institutions you contract with to market or provide financial products and services.

---

**Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account: DreamFund Savings Deposit Account

Signature: \_\_\_\_\_

To exercise your choices do one of the following:

1. Copy, paste, and check the appropriate box in an e-mail to us at support@dreamfund.com;

## **Your Massachusetts Privacy Rights**

### **Plain English:**

**Because our Chief Legal Officer is a Massachusetts attorney, he believes that attention to Massachusetts's WISP (whatever that means) is required.**

### **Legalese:**

We do not sell Personal Information such as zip codes of Massachusetts residents to any third party, and we maintain a Written Information Security Program.

## **Contact Information**

**To ask questions or comment about this privacy policy and our privacy practices, contact us at [privacy@dreamfund.com](mailto:privacy@dreamfund.com) or by telephone at 1 (844) 373-2638 (toll-free) or 781.431.8801 (toll charges may apply).**