

# Privacy Notice

## Our Commitment To Privacy

Your privacy is important to us. As part of providing our services to you, you understand that we will obtain personal information about you. We take the responsibility of maintaining the confidentiality of this information seriously. This privacy notice is provided so that you will be aware of the measures we take to protect your privacy. It also describes information we collect and how we use this information to conduct our business. **We do not sell our customer lists or individual customer information.** You agree that we may collect, use and share information as described below.

## Information We Collect

Information we obtain from or about you can come from the following:

Information on applications or in communications with us such as your name, address, medical information, employment information, date of birth and social security number

Information about your transactions with us such as your account balance, fees, payments, withdrawals, deposits and the identity of persons to whom you make payments including health care providers

Information from public sources such as government records

Information that we obtain from you on our website

## How We Use Information

We retain your personal information in order to provide products and services and may, from time to time, provide such information to nonaffiliated third party service providers to perform services for or functions on behalf of us, to effect, administer, or enforce transactions authorized by you; for example,

To open and administer your accounts and provide other financial services

To make payments to medical service providers

To help us protect you and us from financial loss

To prepare account statements

We may also exchange information with reputable reference sources or reporting agencies for credit reporting, risk management, and verification, in order to maximize the accuracy, and security of your personal information. Only information needed to service your account or protect against fraud will be used or provided, in accordance with standard industry practice, unless we are required or allowed to do so by law. We will not market additional products or services to you if you advise us that you do not wish for us to do so.

## Our Information Security Standards

We have developed policies and procedures to keep your personal information confidential and secure. We restrict access to those employees and other persons who must use that information to provide services on our behalf. We maintain physical, electronic and procedural safeguards, in compliance with applicable laws, regulations and industry standards, to protect the confidentiality of the personal information we obtain.

We require our service providers to maintain the same level of confidentiality and security that we do. We continually update and improve our security standards and procedures to help protect against anyone gaining unauthorized access to your confidential information and to prevent fraud.

## Online Privacy and Security

We collect and use the information you provide us online to respond to your needs, service your accounts, and provide online transaction services. We do not collect personally identifiable information about you unless you voluntarily provide us with that information through email or online applications.

### **Use of "Cookies" on HealthEquity's Web Sites**

While visitors to our Web site(s) remain anonymous, we do occasionally utilize "cookies" to provide a more valuable experience. Such cookies are used only to enhance the customer's experience. We do not use cookies for marketing purposes. (A cookie is a small text file sent by a Web server and stored on your hard drive in your browser. Cookies cannot "read" information about you from your computer or be used to "steal" information about you; cookies do not carry viruses and are not programs that can perform functions on your computer. Most browsers will allow you to disable cookies, or can be set to notify you when you receive a cookie, thus giving you the opportunity to decide whether or not to accept it.)

### **ID's and Passwords**

To access certain online services, you will need a User ID and a Password. This information may either be provided to you or you will be allowed to choose your own. The User ID and Password are designed to protect you by confirming your identity to our computer network systems, and are to be kept confidential. Our employees do not have access to your password. It is very important that you not share this information or allow a computer to "remember" your password, particularly if you are using a computer with public access such as one located in a library. For additional security, you may be required to change your password from time to time.

### **Encryption and Security**

Information provided via the Web site is submitted within a secure session. These sessions utilize Secure Socket Layer (SSL) technology in order to ensure that the information is encrypted.

### **Email**

Email, by nature, is generally not secure and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via email to us. However, should you request that we send your account information via e-mail; we will need to confirm your identity before any such information is released. Information provided via email will be maintained by us in order to comply with legal and regulatory requirements.

### **Links to Other Web Sites**

HealthEquity works with a number of other companies to ensure that we are providing the value and service you expect. Some of these companies offer "co-branded" or "alliance" products; others may be third parties who provide additional online products and services. You will see a disclosure on our site that alerts you when you are leaving our Web site. These parties often have their own privacy policies, and may have online data collection policies that differ from ours. Although we encourage these parties to adopt and follow privacy procedures, we are not responsible for their use of your personal information and our Privacy Notice does not cover their information practices. Therefore, for your protection, we recommend that you review the privacy notices provided on their Web sites.

### **California Privacy Notice**

California Civil Code Section 1798.83 permits you, if you are a California resident to request certain information regarding disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to [legal@healthequity.com](mailto:legal@healthequity.com) or write us at Privacy Officer, HealthEquity, Inc., 15 West Scenic Pointe Drive, Draper, UT 84020.

We hope our Privacy Notice will help you understand how we collect and share information. If you have any questions, please contact us.

We are required by federal and state law to provide you with a copy of our Privacy Notice every twelve months. We reserve the right to change this Privacy Notice, in whole or in part, by providing notice in accordance with applicable law.

### **OPT OUT INSTRUCTIONS**

If you wish to be excluded from HealthEquity's marketing efforts, simply call HealthEquity at 1-866-346-5800 (toll free).