

indi Digital Privacy Policy



This policy is effective 12/17/2019 and may be amended from time to time.

Any updates will be made available on the indi website and within the indi mobile application. Any privacy preferences which you have set will remain unchanged when updates are made to this policy.

This policy explains:

- What personal information we collect and why we collect it
- How we may use or share it, and
- How you can control use or sharing of your data

This policy, the indi Digital Privacy Policy, works alongside the indi Privacy Notice and the indi California Privacy Notice, which can all be accessed on the indi website and within the indi mobile application. This policy applies to the indi product ("indi"), a product provided by numo LLC ("numo") and PNC Bank, N.A. ("PNC") (collectively, "we," "us," or "our").

To limit the sharing of your data, you can:

- Login to the indi mobile application and access your settings
- Call 833-285-1736 (voice) or 866-317-9343 (TTY)
- Email support@goindi.com

Collection of Information

In the context of this policy, personal information refers to any information that is personally identifiable to you, including but not limited to your telephone number, name, address, and transaction history. In the context of this policy, data refers to other information that we, or third parties on our behalf, collect through your digital activities. Such data may or may not be personally identifiable to you. For example, geolocation or IP address data collected from your device can be personally identifiable. We collect personal information and data about you in several ways.

Information you provide to us

indi collects personal information that you provide to us, such as your application and profile data. See the indi Privacy Notice for more information about what personal information is collected, how, and why.

Information we obtain from others

We may obtain personal information from third parties such as credit bureaus and others to provide a personalized experience. We may also obtain personal information from third party service providers such as mile tracking software or marketplace platforms also to provide a personalized experience. Access to this data for each individual third party must be granted explicitly by you through an opt-in or through your agreement to the third party's privacy policy. At any time, you may revoke indi's access to this data.

Information collected by systems

Our systems collect information about your usage of our services for internal purposes, such as improving the indi product, personalizing your experience, and preventing fraud. We collect this information as follows:

- **Cookies and Other Tracking Technologies** – We use various methods to collect information on our services, including cookies. Cookies are small data files that are stored on your device which allow us to improve our services and your experience by understanding what features are popular and how they are used. We do not store confidential or sensitive personal information in cookies. We use Google Analytics

and other similar service providers, which allows indi to understand your usage of our services so that we can improve them. To learn more about Google Analytics and how you can manage your data with them, visit <http://google.com/policies/privacy/partners>.

Cookies cannot be used to capture your e-mail address, obtain data from your hard drive or gain confidential or sensitive information about you. Additionally, cookies cannot be read by a service other than the service that set it. Some services, however, use cookies to obtain information from your device. You can set your browser to notify you before accepting a cookie, so that you can control whether you accept or reject a cookie. You will need to manage your cookie settings for each device and browser you use. Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.

We may also collect information using web beacons, also known as tracking pixels. Web beacons are electronic images that may be used in our services to help deliver cookies and track visits. They help us understand how our services are used and how effective our ad campaigns are so that we can improve upon our services.

- **Device and Log Information** – We collect information about the device you use to access our services, including the hardware model and operating system. This information helps us design and test our services to work with your device. We may also collect additional device information for the purposes of detecting and preventing fraud. We also log information about your use of our services, including when you access our services and what features you use to help us improve your experience.
- **Stored Information:** We may access information you have stored on your mobile device via our mobile app in accordance with the permission process set by your mobile device. For example, with your permission, we may access photos from your device photo gallery in order to offer receipt capture functionality.
- **Do Not Track Preferences:** Do Not Track ("DNT") is an optional browser setting, available on certain versions of internet browsers, which allows you to indicate your tracking preference to advertisers and other third parties. We do not currently respond to DNT signals from your web browser. The ways in which you can limit certain sharing of your personal information are described later in this policy under the section "Options For Limiting Sharing of Information".

Use of Information

Personal information that we collect about you is generally used to provide you with an optimal experience. We use it to qualify you for products and services that you request, to process your transactions, authenticate your identity, prevent fraud, and to keep your information and financial transactions secure. We also may use it to help determine your interests and needs so that we may recommend relevant products and services.

Information Sharing

indi may share your personal information with PNC Bank (which may include any of PNC Bank's affiliates) and with select third parties in accordance with the terms described in the indi Privacy Notice. We may share personal information when required by law or a subpoena or court order. We may share personal information when we suspect fraud or for risk management purposes. We also may share personal information with third parties for non-marketing purposes, with your consent, in order to provide an improved third party digital experience using your indi data. The ways in which you can limit certain sharing of your personal information are described later in this policy under the section "Options For Limiting Sharing of Information".

Tracking and Online Advertising

We use third party advertising and media companies to serve ads on our behalf and to help manage and optimize our business and communications. Through methods described in “Collection of Information” third party companies may collect anonymous information about your visits to indi and your interaction with our ads and content. For instance, they may keep track of how many of our ads you have seen before visiting indi. This information is used to understand your browsing behavior and interests so that we can identify your financial needs and provide service and advertising that is tailored to you.

Behavioral Targeting

The third party companies we use for online tracking have a network of advertising companies and may share anonymous information about your visits to indi, and may use it in order to provide ads about goods and services of interest to you and which would be relevant to you, based on your visiting indi. From time to time, we may also share anonymous information with such third party companies in an aggregate form, for purposes of analysis and improvement of indi. If you would like more information about the use of third-party cookies and tags, or the process of opting out of such cookies or tags, please go to www.networkadvertising.org.

Geolocation Data

indi does not access location data stored on your mobile device without your permission. Some features may not fully function unless you have enabled access to your location data.

Social Media

indi maintains information on social media sites like Facebook and Twitter. When you post information on indi social media pages it will be subject to the privacy and security conditions of the social media site. When you visit indi owned social media properties, we collect information about your activities on those properties. The information we review may include whether you visited, commented, or provided a rating.

indi services are not socially enabled and do not allow you to connect to and share information with a community of other users, such as Facebook or Twitter.

Children

indi services are not directed to children and do not knowingly collect information from children.

Access

indi has a process that allows visitors to review and request changes to any of his or her personally identifiable information, including information that is collected through the use of cookies or other tracking methods. If you believe that indi customer records contain any incorrect information about you, please contact customer service using the information provided in the section “Options For Limiting Sharing of Information”.

Retention and Destruction

indi retains personally identifiable information as long as necessary to provide the services for which the information was collected, to process and maintain a record of transactions, and as long as necessary for legal process or to satisfy government retention requirements. When the retention period expires, indi removes all personally identifiable information, rendering any remaining data completely anonymized.

Options For Limiting Sharing of Information

Online Tracking and Advertising

You can help limit the amount of online advertising you receive by visiting <https://networkadvertising.org> to opt-out of advertising from Network Advertising Initiative member companies. You can also review how your data is used

with Google Analytics, and review methods to control that usage, by visiting <https://google.com/policies/privacy/partners>.

Location Tracking

Any indi services or advertisements which rely on location tracking can be prevented by refusing to grant permission to use location data stored on your device. You can also set your device to block access to location data stored on your device.

Data Integrations With Third Parties

When you opt in to a data integration with a third party, indi may obtain data from, or share data with, that third party to offer supplemental services not required for the indi product. Depending on the third party integration, you may revoke access to, and sharing of, your data with that third party either within the indi mobile application, by contacting indi customer support, or by contacting the third party's customer support.

Controlling Cookies

Visit the FTC at <http://www.consumer.ftc.gov/articles/0042-cookies-leaving-trail-web> to learn more about how to limit tracking and online advertising through controlling cookies and other tracking technology that is attached to your browser.

Joint, Affiliate, and Non-Affiliate Marketing

To opt-out of sharing of your personal information for joint marketing with other financial companies, marketing from our affiliates and non-affiliates, and sharing of credit information with our affiliates for their everyday business purposes, you can:

- Login to the indi mobile application and access your settings
- Call 833-285-1736 (voice) or 866-317-9343 (TTY)
- Email support@goindi.com

Policy Changes

The effective date of this policy is provided above. Any updates or changes to the policy will be posted on the indi website and within the indi mobile application with a new effective date and version number. Your continued use of indi services constitutes your acceptance of any changes to this policy.

Contact

If you have any questions about this policy, you may contact indi customer service by emailing support@goindi.com, or calling 833-285-1736 (voice) or 866-317-9343 (TTY).

Other Information Resources

You may also be interested in some or all of the following Federal Trade Commission resources related to your privacy and personal information:

- Consumer Information: Privacy and Identity - <http://www.consumer.ftc.gov/topics/privacy-identity>
- Consumer Publications Library - <http://www.fcc.gov/encyclopedia/consumer-publications-library>
- Cookies - <http://www.consumer.ftc.gov/articles/0042-cookies-leaving-trail-web>
- Consumer Information: On Guard Online - onguardonline.gov

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