

Filuent

Privacy Policy

Last Updated: June 30, 2025

Welcome to the website (the “**Site**”) of Filuent LLC (“**Filuent**,” “**we**,” “**us**,” or “**our**”). Filuent provides personal financial coaching services (collectively, including the Site and any related products and services, the “**Service**”).

This Privacy Policy explains what Personal Data (defined below) we collect, how we use and share that data, and your choices concerning our data practices.

Before using the Service or submitting any Personal Data to us, please review this Privacy Policy carefully and contact us at info@filuent.com if you have any questions. By using the Service, you agree to the practices described in this Privacy Policy. If you do not agree to this Privacy Policy, you may not access or use the Service.

1. PERSONAL DATA WE COLLECT

We collect information that alone or in combination with other information in our possession personally identifies you (“**Personal Data**”) as follows:

Personal Data You Provide: We collect Personal Data when you visit the Site, register to use the Service, in connection with your use of the Service, and in other instances where you may provide it to us. The Personal Data collected during these interactions may vary based on what you choose to share with us, but it will generally include your name, email address, mobile phone number, and physical address.

Personal Data We Receive Automatically from Your Use of the Service: When you visit, use and interact with the Service, we may receive certain information about your visit, use or interactions. For example, we may monitor the number of people that visit the Service, peak hours of visits, which page(s) are visited, the domains our visitors come from (e.g., google.com, yahoo.com, etc.), and which browsers people use to access the Service (e.g., Google Chrome, Microsoft Internet Explorer, etc.), and geographical location information. In particular, the following information may be created and automatically logged in our systems:

- **Log data:** Information that your browser automatically sends whenever you visit the Service (“log data”). Log data includes your Internet Protocol address, browser type and settings, the date and time of your request, and how you interacted with the Service.
- **Cookies:** Please see the “[Cookies](#)” section below to learn more about how we use cookies.
- **Device information:** Includes name of the device, operating system, and browser you are using. Information collected may depend on the type of device you use and its settings.
- **Usage Information:** We collect information about how you use our Service, such as the types of content that you view or engage with, the features you use, the actions you take, and the time, frequency and duration of your activities.

Cookies: We use cookies to operate and administer our Service, gather usage data on our Service and improve your experience on it. A “cookie” is a piece of information sent to your browser by a website you visit. Cookies can be stored on your computer for different periods of time. Some cookies expire after a certain amount of time, or upon logging out (session cookies), others survive after your browser is closed until a defined expiration date set in the cookie (as determined by the third party placing it), and help recognize your computer when you open your browser and browse the Internet again (persistent cookies). For more details on cookies please visit [All About Cookies](#).

Analytics: We may use certain third party analytics providers, including Google Analytics, a web analytics service provided by Google, Inc. (“Google”). Google Analytics uses cookies to help us analyze how users use the Service and enhance your experience when you use the Service. For more information on how Google uses this data, go to www.google.com/policies/privacy/partners/.

Online Tracking and Do Not Track Signals: We and our third party service providers, including various social media platforms, may use cookies, pixels or other tracking technologies to collect information about your browsing activities over time and across different websites following your use of the Service and use that information to send targeted advertisements. Our Service currently does not respond to “Do Not Track” (“DNT”) signals and operates as described in this Privacy Policy whether or not a DNT signal is received. If we do respond to DNT signals in the future, we will update this Privacy Policy to describe how we do so.

Your Choices. On most web browsers, you will find a “help” section on the toolbar. Please refer to this section for information on how to receive a notification when you are receiving a new cookie and how to turn cookies off. Please see the links below for guidance on how to modify your web browser’s settings on the most popular browsers:

- [Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Apple Safari](#)

Please note that if you limit the ability of websites to set cookies, you may be unable to access certain parts of the Service and you may not be able to benefit from the full functionality of the Service.

Advertising networks may collect Personal Data through the use of cookies. Most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please visit the Network Advertising Initiative's online resources at <http://www.networkadvertising.org> and follow the opt-out instructions there.

If you access the Service on your mobile device, you may not be able to control tracking technologies through the settings.

Session Recording: We may record certain sessions with you, from time to time, typically in connection with our coaching process. We will endeavor to notify you of, and obtain your consent to, such recording. Personal Data collected during such recorded sessions shall be treated in accordance with this Privacy Policy.

2. HOW WE USE PERSONAL DATA

We may use Personal Data for the following purposes:

- To provide and facilitate your engagement with the Service, including to process your financial information in connection with our coaching services and related tools and services;
- To respond to your inquiries, comments, feedback or questions;
- To send administrative information to you, for example, information regarding the Service, and changes to our terms, conditions, and policies;
- To administer a promotion, contest, sweepstakes, survey or other Service feature;
- To analyze how you interact with our Service;
- To maintain and improve the content and functionality of the Service;
- To develop new products and services;

- To prevent fraud, criminal activity, or misuses of our Service, and to ensure the security of our IT systems, architecture and networks; and
- To comply with legal obligations and legal process and to protect our rights, privacy, safety or property, and/or that of our affiliates, you or other third parties.

Aggregated or Anonymized Information. We may collect or generate aggregated and/or anonymized Personal Data and use the aggregated and/or anonymized information to analyze the effectiveness of our Service, to improve and add features to our Service, and for any other lawful purpose. In addition, we may share aggregated and/or anonymized information with our business partners and other third parties. We may collect or generate aggregated and/or anonymized information through the Service, through cookies, and through other means described in this Privacy Policy.

Marketing. We may use your Personal Data to contact you to tell you about products or services we believe may be of interest to you. For instance, if you elect to provide your email or telephone number, we may use that information to send you special offers. You may opt out of receiving emails by following the instructions contained in each promotional email we send you. You can also control the marketing emails and/or text messages you receive by updating your settings through your account. In addition, if at any time you do not wish to receive future marketing communications, you may contact us at info@filuent.com. If you unsubscribe from our marketing lists you will no longer receive marketing communications, but we will continue to contact you regarding management of your account, other administrative matters, and to respond to your requests.

3. SHARING AND DISCLOSURE OF PERSONAL DATA

In certain circumstances we may share your Personal Data with third parties without further notice to you, unless required by the law, as set forth below:

- **Vendors and Service Providers:** To assist us in meeting business operations needs and to perform certain services and functions, we may share Personal Data with vendors and service providers, including providers of hosting services, cloud services and other information technology services providers, event management services, email communication software and email newsletter services, advertising and marketing services, payment processors, banking and financial service providers, customer relationship management and customer support services, and web analytics services (for more details on the third parties that place cookies through the Service, please see the "Cookies" section above). Pursuant to our instructions, these

parties will access, process or store Personal Data in the course of performing their duties to us. We take commercially reasonable steps to ensure our service providers adhere to the security standards we apply to your Personal Data, as described herein.

- **Business Transfers:** If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of all or a portion of our assets, or transition of service to another provider, your Personal Data and other information may be shared in the diligence process with counterparties and others assisting with the transaction and transferred to a successor or affiliate as part of that transaction along with other assets.
- **Legal Requirements:** If required to do so by law or in the good faith belief that such action is necessary to (i) comply with a legal obligation, including to meet national security or law enforcement requirements, (ii) protect and defend our rights or property, (iii) prevent fraud, (iv) act in urgent circumstances to protect the personal safety of users of the Service, or the public, or (v) protect against legal liability.
- **Affiliates:** We may share Personal Data with our affiliates, meaning an entity that controls, is controlled by, or is under common control with Filuent. Our affiliates may use the Personal Data we share in a manner consistent with this Privacy Policy.

4. DATA RETENTION

We keep Personal Data for as long as reasonably necessary for the purposes described in this Privacy Policy, while we have a business need to do so, or as required by law (e.g. for tax, legal, accounting or other purposes), whichever is longer.

5. UPDATE YOUR INFORMATION

Please contact us at info@filuent.com if you need to change or correct your Personal Data.

6. CHILDREN

Our Service is not directed to children who are under the age of 18. Filuent does not knowingly collect Personal Data from children under the age of 18. If you have reason to believe that a child under the age of 18 has provided Personal Data to us through the Service please contact us at info@filuent.com and we will endeavor to delete that information from our databases.

7. LINKS TO OTHER WEBSITES AND THIRD PARTY FUNCTIONALITY

The Service may contain links to other websites or applications, or other functionality not operated or controlled by Filuent, including certain banking or financial services (“**Third Party Services**”). These Third Party Services may include certain API finance solutions. The information that you share with Third Party Services will be governed by the specific privacy policies and terms of service of the Third Party Services and not by this Privacy Policy. By providing these links we do not imply that we endorse or have reviewed these services. Please contact the Third Party Services directly for information on their privacy practices and policies.

8. SECURITY

You use the Service at your own risk. We implement commercially reasonable technical, administrative, and organizational measures designed to protect Personal Data both online and offline from loss, misuse, and unauthorized access, disclosure, alteration or destruction. However, no Internet or e-mail transmission is ever fully secure or error free. In particular, e-mail sent to or from us may not be secure. Therefore, you should take special care in deciding what information you send to us via the Service or e-mail. Please keep this in mind when disclosing any Personal Data to Filuent via the Internet. In addition, we are not responsible for circumvention of any privacy settings or security measures contained on the Service, or third party websites.

9. YOUR CHOICES

In certain circumstances providing Personal Data is optional. However, if you choose not to provide Personal Data that is needed to use some features of our Service, you may be unable to use those features. You can also contact us at info@filuent.com to ask us to update or correct your Personal Data.

10. CHANGES TO THE PRIVACY POLICY

The Service, and our business may change from time to time. As a result, we may change this Privacy Policy at any time. When we do, we will post an updated version on this page, unless another type of notice is required by the applicable law. By continuing to use our Service or providing us with Personal Data after we have posted an updated Privacy Policy, or notified you by other means if applicable, you consent to the revised Privacy Policy and practices described in it.

11. CONTACT US

If you have any questions about our Privacy Policy or information practices, please feel free to contact us at info@filuent.com.