

starbutter AI

Summary Privacy Notice & Policy

This simplified notice and policy applies to Starbutter AI and all its agents, including Credit Card Helper, Mortgage Helper, Insurance Helper, Bank Helper, Realtor Finder, Car Insurance Finder, Mortgage Calculators, Today's Word, Bart Helper, Space Cats, Credit Builder, Daily Motivation Quotes, and Star Horoscope. For more specific information on each agent, see the agent-specific, detailed policies that are linked to the platforms each agent is served on (e.g. Google Actions, Amazon Alexa, and Facebook Messenger).

FACTS	WHAT DOES STARBUTTER AI DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial and referral 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 certain companies to tell you how they collect, share, and protect your personal information. Please read this notice carefully to understand what we do. ¹
What?	The types of personal information our conversational agents collect and share depend on the conversational agent you use. This information can include: <ul style="list-style-type: none">■ your card-holding, banking, insurance, or mortgage preferences (but not any account data)■ some proxy of your credit score or level■ an estimate of your income■ demographic data like gender, age, marriage, etc.■ For Mortgage Helper and Mortgage Calculators only, some data like your name, address, email, date of birth, and loan preferences to get you live, custom rate information.■ For Star Horoscope, your name, location, birth data and sign, and other relevant information to fortune telling.

¹ We do not believe Starbutter AI is a financial institution per GLBA because we strive to limit what NPI, if any, that we collect and we do not sell any financial products or services. We are only a comparison service. Yet we strongly believe in the purpose and intent of GLBA as being in the interests of our users, and so we plan to substantially comply with FTC recommendations and safeguards whenever possible.

How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Starbutter AI chooses to share; and whether you can limit this sharing.
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Questions?	Contact: support@starbutter.com
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Reasons we can share your personal information	Does Starbutter AI share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, offer recommendations, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	No
For our non-affiliates to market to you	Yes	Yes

Who we are	
Who is providing this notice?	This notice is provided by Starbutter AI, LLC.

What we do	
How does Starbutter AI 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 cloud servers.
How does Starbutter AI collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ give us your contact information like an email or telephone ■ seek advice about cards, bank accounts, insurance, or mortgage ■ tell us about your what things you look for in consumer financial products ■ seek our opinions on financial products. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> <p>We have safeguards in place to not collect private information like sensitive financial information (account numbers, credit card codes, etc) or other information we deem sensitive.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness (we never share this) ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. All of Starbutter's agents are run by Starbutter itself, though we may partner with other digital marketing agencies as affiliates.
Non-affiliates	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.
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Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing with our affiliates to the extent required by California law.

For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Opt-Out Mail in Information

Send us a printed letter with your name, address, telephone, and email to this address:

ATTN: Compliance and Marketing
Starbutter AI Company
c/o Skydeck
2150 Shattuck Ave, 3rd floor Suite 300
Berkeley, CA 94704

Specify any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Detailed Privacy Notice & Policy Covering All Agents

PRIVACY POLICY FOR STARBUTTER AI ARTIFICIAL AGENTS, CHATBOTS, & SUPPORTING WEBSITES

For any Starbutter AI chatbot, Google Action, Facebook Messenger chatbot, or Amazon Alexa Skill (“agents” or “bots”), one of our main priorities is the privacy of our visitors and users. This Privacy Policy document contains types of information that is collected and recorded by our bots and how we use it. Our agents are created by Starbutter AI Company, known collectively as “Starbutter”, “Company” or “the Company.”

This Privacy Policy is incorporated by reference into the Starbutter Terms of Service (the “Terms”). Capitalized terms not defined in this Privacy Policy have the meaning ascribed to them in the Terms. Throughout this Privacy Policy, we will refer to you as “you” and we will refer to Starbutter and its affiliates and subsidiaries as “we”, “us”, “Company”, or “Starbutter”. The Privacy Policy explains how Starbutter may collect, use, and disclose information we obtain through the Service (as defined below).

We may rent, sell, and share Personal Information about you with other people or nonaffiliated companies for their direct marketing purposes. By using our service, you are giving us permission to do this.

If you have additional questions or require more information about our Privacy Policy, do not hesitate to contact us through email at support@starbutter.com.

GOAL OF THE CONVERSATIONAL AGENTS

The goal of the Credit Card Helper chatbot/agent/skill/action is to inform members of the public of the benefits and risks of credit cards and to give them information on what the right card would be for them. The builders of the bots are expert, financial analysts, and are looking for the best places to get low cost easy to use credit cards.

The goal of the Insurance Helper chatbot/agent/skill/action is to inform members of the public of the huge benefits of life insurance and to persuade them to get what's right for their family situation, while cautioning them of all the nonsense and junk financial products they should avoid. The builders of the bots are expert, financial analysts, and are looking for the lowest-cost, highest-value way to benefit the public.

The goal of the Bank Helper chatbot/agent/skill/action is to inform members of the public of the huge benefits of Bank CD Rates and to give them the current rate information. The builders of the bots are expert, financial analysts, and are looking for the best places to get high yielding CDs from safe banks.

The goal of the Mortgage Helper chatbot/agent/skill/action is to inform members of the public of the benefits and risks of mortgages and to give them the current rate information and other helpful advice like how much they can afford to pay, how much to borrow, and so on. The builders of the bots are expert, financial analysts, and are looking for the best places to get low cost and simple mortgages for the average American.

The goal of the Car Insurance Finder chatbot/agent/skill/action is to inform members of the public of the costs and requirements of auto insurance. The builders of the bots are expert, financial analysts, and are looking for the best companies and policies to get Americans covered for auto insurance.

The goal of the Mortgage Calculators chatbot/agent/skill/action is to educate homebuyers on how much home they can buy, what their monthly payments are, and to give estimates on costs and calculations about home-

buying via a conversation. The builders of the bots are expert, financial analysts, and aim to empower consumers in knowing mortgage costs and making informed decisions about buying versus renting.

The goal of the Realtor Finder chatbot/agent/skill/action is to inform members on where to engage a realtor to buy or sell a property, and how to find and evaluate such realtor. The builders of the bots are expert, financial analysts, and are looking for the best ways for the average American to own real estate.

The goal of the Bart Helper chatbot/agent/skill/action is to let users know when the next train leaves a particular Bart station.

The goal of the Today's Word or Daily Word chatbot/agent/skill/action is to teach members of the public a new vocabulary word, carefully selected by English experts, each day. The builders of the bots are native English speakers and just love words.

The goal of the Daily Motivation Quotes chatbot/agent/skill/action is to inspire members of the public with motivational sayings, pictures, and dialogue each day. The builders of the bots are know that a kind word, photo, or boost is what millions of people would like.

The goal of the Space Cats chatbot/agent/skill/action is to entertain users with amusing cat memes, photos, and sayings; to bring some levity into their lives.

The goal of the Star Horoscope chatbot/agent/skill/action is to entertain consumers with light life advice built around a horoscope theme. The agent will learn more about a user and their preferences to give more targeted and helpful advice.

DEFINITIONS

"Personal Information" means information that alone or when in combination with other information may be used to readily identify, contact, or locate you, such as: name, address, email address, or phone number. We do not consider Personal Information to include information that has been anonymized so that it does not allow a third party to easily identify a specific individual.

THE SERVICE COLLECTS YOUR INFORMATION

We collect Personal Information when you:

- use the agents to get information;
- request further information, referrals, or help;
- ask for more help or any outside products;
- use the Service and linked third party products and services;
- and communicate with us.

We also collect information, such as anonymous usage statistics, by using cookies, server logs, and other similar technology as you use the Service.

Personal Information Collection. We collect as much personal information as the bot, action, skill, or agent elicits, and may use it for any reason whatsoever.

Using the Service. We collect information you post through the Service. For example, when you interact with other Users by submitting Your Content, the Service will collect the information you provide in such

submissions, including any Personal Information.

Making Payments. When you make payments through the Service, you may need to provide Personal Information to our third-party service providers, such as your credit card number.

Customer Support. We may collect Personal Information through your communications with our customer-support team.

Cookies, Automatic Data Collection, and Related Technologies. The Service collects and stores information that is generated automatically as you use it, including how it is used, your preferences and anonymous usage statistics.

When you visit the Service, we and our third-party service providers receive and record information on our server logs from your browser, including your IP address, and from cookies and similar technology. Cookies are small text files placed in visitors' computer browsers to store their preferences. Most browsers allow you to block and delete cookies. However, if you do that, the Service may not work properly.

By using the Service, you are authorizing us to gather, parse, and retain data related to the provision of the Service.

HOW STARBUTTER USES YOUR INFORMATION

We use Personal Information to

- facilitate and improve our services;
- share this information with direct marketers to give you helpful offers;
- and communicate with you.

We may use aggregate and anonymized information for any purpose.

Internal and Service-Related Usage. We use information, including Personal Information, for internal and purposes related to the Service only and may provide it to third parties to allow us to facilitate the Service. We may use and retain any data we collect to provide and improve our services.

Communications. We may send email to the email address you provide to us to verify your account, show you targeted promotional and marketing offers, and for informational and operational purposes, such as account management, customer service, or system maintenance. You may opt-out of email by clicking on the link below any email for opt-out.

Marketing. We may use information, including Personal Information to facilitate transmittal of information that may be useful, relevant, valuable or otherwise of interest to you.

Aggregate Data. We may anonymize and aggregate data collected through the Service and use it for any purpose.

STARBUTTER MAY DISCLOSE YOUR INFORMATION

We may share your information with any party that we do business with.

We may rent, sell, and/or share Personal Information about you with other people or nonaffiliated companies for their direct marketing purposes. You consent to this by using our bots, agents, actions, or skills.

We Use Vendors and Service Providers. We may share any information we receive with vendors and service providers retained in connection with the provision of the Service.

Displaying to Other Users. The content you post to the Service may be displayed on the Service. Other users of the Service may be able to see all the information about you, such as any information in Your Content. We are not responsible for privacy practices of the other users who will view and use the posted information. Social Networking and Other Websites. The Service may allow you to share information, including Personal Information, with other websites, such as Facebook. Their use of the information will be governed by their terms of service and/or privacy policies, and you may be able to modify your privacy settings on their websites.

Marketing. We may rent, sell, or share Personal Information about you with other people or nonaffiliated companies for their direct marketing purposes. We may allow access to other data collected by the Service to enable the delivery of online advertising on this website, or otherwise facilitate transmittal of information that may be useful, relevant, valuable or otherwise of interest to you.

As Required By Law and Similar Disclosures. We may access, preserve, and disclose your Personal Information, other account information, and content if we believe doing so is required or appropriate to: comply with law enforcement requests and legal process, such as a court order or subpoena; respond to your requests; or protect your, our or others' rights, property, or safety.

Merger, Sale, or Other Asset Transfers. If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of company assets, or transition of service to another provider, your information may be sold or transferred as part of such a transaction as permitted by law and/or contract. We cannot control how such entities may use or disclose such information.

Permission. We do not require your permission to disclose any of your information to our business partners.

SECURITY OF YOUR INFORMATION

We take basic steps to ensure that your information is treated securely and in accordance with this Privacy Policy. Unfortunately, the Internet cannot be guaranteed to be 100% secure, and we cannot ensure or warrant the security of any information you provide to us. We do not accept liability for unintentional disclosure of such information. We do our best to encrypt any personal information we may collect, like your address or telephone number.

By using the Service or providing Personal Information to us, you agree that we may communicate with you electronically regarding security, privacy, and administrative issues relating to your use of the Service. If we learn of a security system's breach, we may attempt to notify you electronically by posting a notice on the Service or sending an email to you.

CHILDREN'S PRIVACY

We do not knowingly collect information from children under 13 and we do not want it. We will take steps to delete such information if we learn we have collected it.

We do not knowingly collect, maintain, or use Personal Information from children under 13 years of age, and no part of the Service is directed to children under the age of 13. If you learn that your child has provided us with Personal Information without your consent, you may alert us at support@starbutter.com. If we learn that we have collected any Personal Information from children under 13, we will promptly take steps to delete such

information and terminate the child's account.

INTERNATIONAL USERS

By using the Service, you will transfer data to the United States.

By choosing to visit the Website, use the Service or otherwise provide information to us, you agree that any dispute over privacy or the terms contained in this Privacy Policy will be governed by the law of the State of California, without regard to its conflict of law provisions. You and Starbutter agree to submit to the personal and exclusive arbitration of any disputes relating to your use of the Service under the rules of JAMS. Any such arbitration, to the extent necessary, shall be conducted in Alameda County in the State of California. You agree to not sue Starbutter in any other forum.

STARBUTTER AGENTS WILL NOT BE AVAILABLE IN EUROPE.. We have done our best to withdraw from any European Union state and our services will not be available in Europe. If you find any of our services are available in Europe, please contact us at support@starbutter.com and we will check with our distribution partners to withdraw our agents from service there.

If you are a European user, you are forbidden from using our services and agents and must exit them immediately if any platform serves them to you.

You also acknowledge and understand that, with respect to any dispute with the Released Parties arising out of or relating to your use of the Service or the Agreement:

YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY;
YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING ANY SUCH DISPUTE; AND
YOU MUST FILE ANY CLAIM WITHIN ONE (1) YEAR AFTER SUCH CLAIM AROSE OR IT IS FOREVER BARRED.

IF YOU ARE VISITING WEBSITE OR USING THE SERVICE FROM THE EUROPEAN UNION OR ANOTHER REGION WITH LAWS GOVERNING DATA COLLECTION AND USE, PLEASE NOTE THAT YOU ARE AGREEING TO THE TRANSFER OF YOUR INFORMATION TO THE UNITED STATES AND PROCESSING GLOBALLY. BY PROVIDING YOUR INFORMATION YOU CONSENT TO ANY TRANSFER AND PROCESSING IN ACCORDANCE WITH THIS PRIVACY POLICY.

UPDATE YOUR INFORMATION OR POSE A QUESTION OR SUGGESTION

If you would like to update or correct any information that you have provided to us through your use of the Service or otherwise, or if you have suggestions for improving this Privacy Policy, please send an email to support@starbutter.com.

CHANGES TO OUR PRIVACY POLICY AND PRACTICES

We may revise this Privacy Policy at any time, so please review it periodically.

Posting of Revised Privacy Policy. We will post any adjustments to the Privacy Policy on this web page, and the revised version will be effective when it is posted. If you are concerned about how your information is used, bookmark this page and read this Privacy Policy periodically.

New Uses of Personal Information. From time to time, we may desire to use Personal Information for uses not

previously disclosed in our Privacy Policy. If our practices change regarding previously collected Personal Information in a way that would be materially less restrictive than stated in the version of this Privacy Policy in effect at the time we collected the information, we will make reasonable efforts to provide notice and obtain consent to any such uses as may be required by law.

GDPR COMPLIANCE AND EUROPE

Starbutter believes the new European GDPR compliance is too onerous on startups and will destroy the formation of any serious AI startups and businesses in Europe. Only a few large American companies like Google and Facebook will be able to comply.

We have done our best to withdraw from any European Union state and our services will not be available in Europe. If you find any of our services are available in Europe, please contact us at support@starbutter.com and we will check with our distribution partners to withdraw our agents from service there.

If you are a European user, you are forbidden from using our services and agents and must exit them immediately if any platform serves them to you.

OPT-OUT MAIL IN INFORMATION

To opt-out of any information sharing, you may contact us in one of two ways:

1) Email us your request with your name, address, telephone, screen names/User ID, and email. You may email us at: support@starbutter.com.

OR

2) Send us a printed letter with your name, address, telephone, screen names/User ID, and email to this address:

ATTN: Compliance and Marketing
Starbutter AI, c/o Skydeck
2150 Shattuck Ave, 3rd Floor, Suite 300
Berkeley, CA 94704

Specify any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with non-affiliates to market their products and services to me.