

Privacy Policy (updated: 2023-11-20)

Champlin Technologies LLC takes your privacy seriously and will strive to uphold the highest standards to protect it and keep your data secure. Most importantly, Champlin Technologies LLC is NOT in the business of selling your data or creating a financial profile of you. Your data is yours and is always under your direct control! You are our respected customer, not our product.

By using the Thrive in Life Kit app, you acknowledge that you accept the practices and policies outlined in this Privacy Policy.

GDPR and CCPA Compliance

The following paragraphs outline how your data is stored and handled, and acquired if you choose to subscribe to Auto Fintech. Your financial data on Thrive in Life Kit app remains under your control. If you have a question that's not answered to your satisfaction with this Privacy Policy, please contact us at thriveinlifekit@champlintechnologiesllc.com.

Use of your data

The Thrive in Life Kit website does not access, use or store any user personal or financial information.

The Thrive in Life Kit app has three tiers of functionality: Base (free), Pro-Upgrade (in-app purchase), and Auto Fintech (in-app subscription).

For the Base and Pro-Upgrade tiers, Champlin Technologies LLC does not have access to any content you enter into the Thrive in Life Kit app or to the content you import into the Thrive in Life Kit app. If you have saved an encrypted backup file or exported an un-encrypted CSV file from Thrive in Life Kit, those files are yours to manage or manually delete. Your data is yours and you are in complete control of your data.

For the Auto Fintech tier, Champlin Technologies LLC has chosen MX (<https://mx.com>) as its online financial data aggregator to provide secure financial data access for the Thrive in Life Kit app. Please refer to the MX Privacy Policy (<https://mx.com/privacy-policy>) for more information regarding how your account credentials, authentication information and financial data are handled and protected by MX.

For the Auto Fintech tier, you can configure initial and automated daily downloading of financial data (accounts, transactions) from a selected institution by providing account credentials (e.g., username, password) and possible authentication information (e.g., MFA text/email code, answers to security questions). The Thrive in Life Kit app securely forwards account credentials and authentication information to the selected financial institution via servers operated by Champlin Technologies LLC and MX.

Account credentials and any authentication information are used in real time and not stored on the Thrive in Life Kit app or on any servers operated by Champlin Technologies LLC. No financial institution accounts and transactions data are stored on servers operated by Champlin Technologies LLC.

Deletion of all personal information from the Thrive in Life Kit app

From within the Thrive in Life Kit app settings (Manage Institutions), all Auto Fintech accounts associated with a specific institution can be converted to manual data and automated access with that institution will be removed promptly.

Unsubscribing from Thrive in Life Kit app will first convert all Auto Fintech financial data to manual data and then remove all access to Auto Fintech functionality promptly.

All manually-entered financial data can be deleted from the app's database on a device and the Thrive in Life Kit app can be reset to its initial state from the Configuration view in Thrive in Life Kit app settings. This operation does not cancel an existing app purchase or subscription.

If you saved an encrypted backup file or exported an un-encrypted CSV file from Thrive in Life Kit, those files are yours to manually delete or otherwise manage.

Communications

If Champlin Technologies LLC receives an email from you or a communication via a social network, that information will be used to best serve you through the channel which you contacted Champlin Technologies LLC.

Changes to this Privacy Policy

Champlin Technologies LLC may amend this Privacy Policy from time to time. Users are bound by any changes to the Privacy Policy when they use the Thrive in Life Kit app after such changes have been posted.

Questions or Concerns

If you have any questions or concerns regarding privacy, please send us a detailed message to thriveinlifekit@champlintechnologiesllc.com and Champlin Technologies LLC will make every effort to resolve your concerns.