



Privacy Policy

This Privacy Policy was last modified on September 10, 2008.

[RECENT UPDATES TO THIS PRIVACY POLICY](#)

LyfeBank¹ (“LyfeBank,” “we,” or “us”) knows that you care how information about you is used and shared. This Privacy Policy explains what information of yours LyfeBank collects when you use LyfeBank.com and related healthcare benefits and financial services we provide (the “Service”), how the information will be used, and how you can control the collection, correction, and/or deletion of information. We will not use or share your information with anyone except as described in this Privacy Policy.

Information We Collect

User-Provided Information: You may access the Website without creating an account, but you must create an account to access and use the Service. In order to create an account, we may ask you to provide information including, but not limited to, your name, telephone number, email address, and social security number that may be personally identifiable information.

Cookies Information: When you visit LyfeBank.com, we may send one or more cookies - a small text file containing a string of alphanumeric characters - to your computer that identifies your browser and lets LyfeBank help you log in faster and enhance your navigation through the site. A cookie does not collect personal information about you. LyfeBank uses both session cookies and persistent cookies. A persistent cookie remains on your hard drive after you close your browser. Your browser may use persistent cookies on subsequent visits to the site. Persistent cookies can be removed by following your web browser’s directions. A session cookie is temporary and disappears after you close your browser. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. However, some features of the Service may not function properly if the ability to accept cookies is disabled. We recommend keeping cookies enabled.

Log File Information: Your browser automatically reports Log file information each time you access a web page. When you register with or view our site, our servers automatically record certain non-personally identifiable information that your web browser sends whenever you visit any website. These server logs may include information such as your web request, Internet Protocol (“IP”) address, browser type, referring / exit pages and URLs, number of clicks, domain names, landing pages, pages viewed, and other such information.

¹ LyfeBank is the trademark/servicemark of Dominion Financial, LLC, a wholly-owned subsidiary of LyfeSystems, Inc.

Clear Gifs Information: When you use the Service, we may employ clear gifs (a.k.a. Web Beacons) which are used to track the online usage patterns of our users anonymously. No personally identifiable information is collected using these clear gifs. In addition, we may also use clear gifs in HTML-based emails sent to our users to track which emails are opened by recipients. The information is used to enable more accurate reporting, improve the effectiveness of our marketing, and make LyfeBank better for our users.

How We Use Your Information

We use the personal information you submit to operate, maintain, and provide to you the features and functionality of the Service.

By providing LyfeBank your email address you consent to our using the email address to send you Service-related notices, including any notices required by law, in lieu of communication by postal mail. You may not opt out of Service-related e-mails. We may also use your email address to send you other messages, such as newsletters, changes to features of the Service, or special offers. If you do not want to receive such email messages, you may opt out by sending an email message to support@LyfeBank.com with the word "No email" in the subject field. Opting out may prevent you from receiving email messages regarding updates, improvements, or offers.

LyfeBank may use certain information about you without identifying you as an individual to third parties. We do this for purposes such as analyzing how the Service is used, diagnosing service or technical problems, maintaining security, and personalizing advertisements and promotions.

We use cookies, clear gifs, and log file information to: (a) remember information so that you will not have to re-enter it during your visit or the next time you visit the site; (b) provide custom, personalized content and information; (c) monitor the effectiveness of our service; (d) monitor aggregate metrics such as total number of visitors and traffic; (e) diagnose or fix technology problems reported by our users or engineers that are associated with the IP addresses controlled by a specific web LyfeBank or ISP; and (f) help you efficiently access your information after you sign in.

How We Share Your Information

Personally Identifiable Information: "Personally Identifiable Information" is any piece of information which can be traced back to a specific individual user and thus potentially be used to uniquely identify, contact, or locate that specific individual. Examples of personally identifiable information include names, telephone numbers, social security numbers, and other unique identifiers. We will not give, sell, rent, share, or trade any of your personally identifiable information, or the data that you store using our service to any third party, except as outlined in our Terms of Service and in this privacy policy. LyfeBank may share your personally identifiable information with third parties solely for the purpose of providing services to you, including credit card and other payment processing services. If we do this, this Privacy Policy will bind such third parties' use of your information. We may store personal information in locations outside the direct control of LyfeBank (for instance, on servers or databases co-located with hosting providers).

As we develop our business, we may buy or sell assets or business offerings. Customer, email, and visitor information is generally one of the transferred business assets in these types of transactions. We may also transfer such information in the course of corporate divestitures, mergers, or dissolution.

Except as otherwise described in this privacy statement, LyfeBank will not disclose personal information to any third party unless required to do so by law or subpoena or if we believe that such action is necessary to (a) conform to the law, comply with legal process served on us or our affiliates, or investigate, prevent, or take action regarding suspected or actual illegal activities; (b) to enforce our Terms of Use, take precautions against liability, to investigate and defend ourselves against any third-party claims or allegations, to assist government enforcement agencies, or to protect the security or integrity of our site; and (c) to exercise or protect the rights, property, or personal safety of LyfeBank, our users or others.

Non-Personally Identifiable Information: Non-personally identifiable information is information that cannot be tracked, by itself, to a specific individual. Examples of non-personally identifiable information include, but are not limited to, log files, Web Beacons, the type of internet browser you are using, the type of computer operating system you are using, your IP address, the time and date of your use of the Services, and whether or not you clicked on hypertext links within the Services. We reserve the right to share such information in the aggregate to our partners and advertisers.

LyfeBank allows other companies, called third-party ad servers or ad networks, to serve advertisements on the LyfeBank site. These third-party ad servers or ad networks use technology to send, directly to your browser, the advertisements and links that appear on LyfeBank. They automatically receive your IP address when this happens. They may also use other technologies (such as cookies, JavaScript, or Web Beacons) to measure the effectiveness of their advertisements and to personalize the advertising content. LyfeBank does not provide any personally identifiable information to these third-party ad servers or ad networks without your consent. However, please note that if an advertiser asks LyfeBank to show an advertisement to a certain audience and you respond to that advertisement, the advertiser or ad-server may conclude that you fit the description of the audience they are trying to reach. You should consult the respective privacy policies of these third-party ad servers or ad networks. The LyfeBank privacy policy does not apply to, and we cannot control the activities of, such advertisers.

How We Protect Your Information

LyfeBank uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. We cannot, however, ensure or warrant the security of any information you transmit to LyfeBank and you do so at your own risk. Once we receive your transmission of information, LyfeBank makes commercially reasonable efforts to ensure the security of our systems. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.

To protect your privacy and security, we take reasonable steps to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email

communications from LyfeBank, at all times.

Compromise of Personal Information

If personal information is compromised as a result of a breach of security, LyfeBank will promptly notify those persons whose personal information has been compromised, in accordance with the notification procedures set forth in this Privacy Policy, or as otherwise required by applicable law.

Your Choices About Your Information

You may, of course, decline to submit personally identifiable information through LyfeBank, in which case LyfeBank may not be able to provide certain services to you. You may update or correct your account information at any time by logging in to your account. You can review and correct the information about you that LyfeBank keeps on file by contacting us directly at support@LyfeBank.com. If you correspond with us by email, we may retain the content of your email messages, your email address and our responses.

Children's Privacy

LyfeBank does not knowingly collect or solicit personal information from anyone under the age of 13 or knowingly allow such persons to register. If you are under 13, please do not send any information about yourself to us, including your name, address, telephone number, or email address. If we learn that we have collected personal information from a child under age 13 without verification of parental consent, we will delete that information from our system as quickly as possible. If you believe that we might have any information from or about a child under 13, please contact us at privacy@LyfeBank.com.

Links to Other Web Sites

We are not responsible for the practices employed by Web sites linked to or from our Web site nor the information or content contained therein. Please remember that when you use a link to go from our Web site to another Web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other Web site, including those that have a link on our Web site, is subject to that Web site's own rules and policies. Please read over those rules and policies before using that other Web site.

Notification Procedures

It is our policy to provide notifications, whether such notifications are required by law or are for marketing or other business related purposes, to you via email notice, written or hard copy notice, or through conspicuous posting of such notice on our Website page, as determined by LyfeBank in its sole discretion. We reserve the right to determine the form and means of providing notifications to you, provided that you may opt out of certain means of notification as described in this Privacy Policy.

Changes to Our Privacy Policy

If we change our privacy policies and procedures, we will post those changes on our website to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it. Changes to this Privacy Policy are effective when they are posted on this page.

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this Web site, please contact us at privacy@LyfeBank.com.