

# FACTS

## WHAT DOES MYRA DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial 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 us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Contact information and other account identifiers or verification details;</li> <li>• Social Security Number;</li> <li>• Bank account or payment details, transaction data, and similar information</li> </ul>
<b>How?</b>	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 MYRA chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does MYRA share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s) and provide our services, respond to court orders and legal investigations, or as otherwise permitted by law.	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	Email Us: <a href="mailto:Privacy@MyraWealth.com">Privacy@MyraWealth.com</a> <b>Please note:</b> If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Email Us: <a href="mailto:Privacy@MyraWealth.com">Privacy@MyraWealth.com</a>

Who we are	
Who is providing this notice?	MYRA, Inc. and its subsidiaries (collectively, “ <u>MYRA</u> ”)
What we do	
How does MYRA 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, limiting access to those personnel for whom access is appropriate, secured files and buildings, and other commercially reasonable measures to ensure the confidentiality of your personal information in accordance with policies and practices.
How does MYRA collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open or update an account</li> <li>• Give us your contact information</li> <li>• Provide banking or payment information</li> </ul> <p>We also collect your personal information from non-affiliate third parties, such as financial institutions (e.g., banks, insurance providers) or service providers relating thereto (e.g., API integration platforms such as Plaid or fraud prevention vendors).</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"> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• MYRA, Inc.</li> <li>• MYRA Technologies LLC</li> <li>• MYRA Advisors LLC</li> <li>• MYRA Securities LLC</li> <li>• MYRA Tax LLC</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Non Affiliated with whom we may share can include (i) other financial services companies (including other financial institutions, such as banks or insurance providers), (ii) non-financial service providers such as hosting platforms, KYC/AML and fraud protection vendors, sanctions screening vendors, data processors, marketing partners, and API integrators, and (iii) other non-financial entities, such as other corporations that may wish to partner with MYRA for promotional purposes or provision of services.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Joint marketing partners may include other financial institutions, such as banks or non-financial corporations (such as brand partners).</li> </ul>

## Other important information

### STATE PRIVACY LAWS

We will comply with applicable state privacy laws.

- **California Residents:** We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law.
- **Vermont Residents:** We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law. We will not disclose creditworthiness information about you within or outside the MYRA group except as permitted by law, unless we otherwise obtain your consent.

### Other Privacy Disclosures

MYRA also may collect certain information about you outside of the context of financial information laws (e.g., the GLBA, California Information Financial Privacy Act, Vermont Financial Privacy Act), as described further below:

#### A. Cookies and Other Tracking Technologies

MYRA uses “cookies” and similar technologies (e.g., pixel tags) to track your use of the MYRA public-facing website or its services (collectively, the “[Services](#)”). These technologies collect information in relation to your experience on our Services, such as pages clicked, navigation path, bounce rates, actions taken (typically called “events”), and other metrics.

We and our vendors use these technologies to optimize our Services, provide more convenient and relevant experience to you, or to “retarget” or advertise to you on third-party digital properties (such as through ads on other sites or ads displayed on search engines based on keywords searches) or via email.

For example, MYRA uses services such as MediaVine, Google, HubSpot, and Facebook for advertising and related tracking purposes.

#### *What Are Cookies?*

Essentially, cookies are small files that are stored within your browser and store data in relation to your visit to our Services and, depending on the cookie, other digital properties (such as in the case of many advertising cookies).

Generally speaking, only the company that stored the cookie within your browser can read such cookie (e.g., the contents of a “google.com” cookie can only be read by Google), through a process called “cookie syncing” can allow companies to share information collected from their respective cookies.

Cookies serve a variety of purposes, such as securely maintaining your authenticated session and preferences (e.g., remembering log-in details or other settings), understanding your use of the Services, or facilitating the serving of advertising to you, such as via remembering browsing behavior. Each cookie typically has a pseudonymous ID associated with them (a set of randomized characters, typically alphanumeric) and may also store information related to your device or browser, such as IP address, browser and Operating System type, device type, etc.

The types of information collected include a pseudonymous cookie ID (a set of randomized characters, typically alphanumeric),

#### *What Are “Pixel Tags”?*

Essentially, pixel tags are small pieces of JavaScript in a webpage or email used to (a) store the cookies mentioned above and (b) track when the page or email has been viewed.

With respect to (a), pixel tags often create the cookies that are stored on your browser. Then, when you revisit a site, the pixel tag will recognize such cookies and “read” the information stored within, typically sending it to the server (typically either MYRA’s or a third-party vendor, depending on whose pixel it belongs to).

Relatedly, with respect to (b), pixels will often send data to a server (again, typically depending on whose pixel it belongs to) when a set of user-initiated “events” occur, such as clicking a button on the website or in an email, or other information related to your browser or device, similar to the information described in the “*What Are Cookies?*” section above.

#### *Cookie Opt-Out*

Most Internet browsers are set up to accept cookies automatically. You can set your browser to notify you when you receive a cookie, allowing you to decide whether or not to accept it, block all third-party cookies (cookies dropped by third-party vendors) or all cookies (both MYRA’s and third-party vendors’

cookies. Users choosing not to accept cookies or similar technologies may not be able to access those webpages or the related Services.

For advertising cookies, you can also utilize self-regulatory pages for opt-out pages (to the extent a vendor participates in such opt-out pages). For example:

1. **NAI Opt-Out:** [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp)
2. **DAA Opt-Out:** <https://optout.aboutads.info/?c=2&lang=EN>

## **B. Your California Privacy Rights**

### *“Shine the Light” Law*

Residents of the state of California have the right to request certain information from us with respect to the types of personal information we share with third parties for their direct marketing purposes, as well as the identities of the third parties we have shared such information with during the immediately preceding calendar year. To make such request, please email us here: [Privacy@MyraWealth.com](mailto:Privacy@MyraWealth.com)

### *“Do Not Track”*

We don't respond to “Do Not Track” signals or similar mechanisms – that is, a signal or other mechanism where a visitor to MYRA's Services requests that we disable the collection of information about the visitor's online activities, including navigation around our Service. We may also permit third parties to collect information on users on the Services, as described above, and they may also not respond to “Do Not Track” signals or similar mechanisms.

## **C. Other Disclosures**

We may disclose or transfer the above information (a) for the purposes, or as otherwise described, above, (b) as part of, or during negotiations of, a merger, consolidation, sale of our assets, as well as equity financing, acquisition, strategic alliance or in any other situation where personal information may be transferred as one of the business assets of MYRA, or (c) for purposes of responding to requests by law enforcement, regulators, and other government bodies.