Privacy Policy

Effective Date: November 15, 2025

Last Updated: November 15, 2025

Introduction

Compass AI Data Services, LLC ("Compass AI", "we", "us", or "our") operates the Compass AI

platform at compassailq.com (the "Platform" or "Service"). We are committed to protecting your

privacy and being transparent about how we collect, use, and share your information.

This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you

use our Platform. Please read this Privacy Policy carefully. By accessing or using the Platform, you

acknowledge that you have read, understood, and agree to be bound by this Privacy Policy and our

Terms of Service.

If you do not agree with the terms of this Privacy Policy, please do not access or use the Platform.

Information We Collect

Information You Provide to Us

Account Information: When you create an account, we collect:

- Email address

- Password (encrypted)

- Username or display name

- Profile information you choose to provide

Payment Information: When you subscribe to paid tiers, we collect payment information through our

third-party payment processor (Stripe). We do not store your full credit card information on our

servers.

Brokerage Account Information: If you choose to connect your brokerage accounts through Plaid,

we collect:

- Brokerage account credentials (processed and stored securely by Plaid)

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- Portfolio holdings and transaction data
- Account balances and investment positions

Communications: When you contact us or communicate with our support team, we collect the contents of your messages, including any attachments or information you provide.

User-Generated Content: We collect content you create or share through the Platform, including:

- Watchlists and portfolios you create
- Custom alerts and preferences
- Feedback and ratings you provide
- Any other information you choose to submit

Information Collected Automatically

Usage Data: When you access and use the Platform, we automatically collect:

- Device information (device type, operating system, browser type)
- IP address and general location information
- Pages visited, features used, and time spent on the Platform
- Referring URLs and exit pages
- Search queries entered on the Platform
- Interaction with AI features and chat history

Cookies and Tracking Technologies: We use cookies, web beacons, and similar tracking technologies to:

- Remember your preferences and settings
- Authenticate your account
- Analyze usage patterns and improve the Platform
- Deliver personalized content and advertisements

You can control cookies through your browser settings, but disabling cookies may limit your ability to use certain features of the Platform.

Analytics: We use third-party analytics services (such as Google Analytics) to help us understand how users interact with the Platform. These services may collect information about your use of the Platform and other websites over time.

Information from Third Parties

Market Data Providers: We collect real-time and historical market data from providers including TradingView, Polygon.io, and others. This data includes stock prices, trading volumes, and other market information that we aggregate and display on the Platform.

News and Social Media: We collect publicly available information from news sources, social media platforms (including Reddit, X/Twitter, and Discord), and other public sources to provide sentiment analysis and market intelligence features.

Plaid: When you connect your brokerage accounts through Plaid, we receive portfolio holdings, transaction history, and account information from your linked accounts. Plaid's collection and use of your information is governed by Plaid's Privacy Policy.

How We Use Your Information

We use the information we collect for the following purposes:

Platform Operation and Service Delivery

- Provide, maintain, and improve the Platform and its features
- Process transactions and manage your subscription
- Authenticate your account and verify your identity
- Enable brokerage account connections through Plaid
- Deliver personalized stock analysis and market insights
- Generate AI-powered analysis and recommendations
- Provide customer support and respond to your inquiries
- Send you service-related communications and notifications

Personalization and Enhancement

- Customize your experience based on your preferences and usage patterns
- Deliver relevant content, alerts, and insights based on your portfolio and watchlists
- Filter and organize information based on your holdings and interests
- Remember your settings and preferences across devices

Analytics and Improvement

- Analyze usage patterns to improve Platform performance and user experience
- Conduct research and development of new features
- Test new features and functionalities
- Identify and fix technical issues and bugs
- · Monitor Platform security and prevent fraud

Legal and Compliance

- Comply with legal obligations and regulatory requirements
- Enforce our Terms of Service and other policies
- Protect our rights, privacy, safety, and property
- Resolve disputes and prevent prohibited or illegal activities

Marketing and Communications

- Send you newsletters, product updates, and promotional materials (with your consent)
- · Conduct surveys and gather feedback
- Inform you about new features, services, or offerings

You can opt out of marketing communications at any time by following the unsubscribe instructions in our emails or by contacting us at support@compassaihq.com.

How We Share Your Information

We do not sell your personal information to third parties. We may share your information in the following circumstances:

Service Providers

We share information with third-party service providers who perform services on our behalf, including:

- Payment Processors: Stripe processes payment information for subscription services
- Data Providers: Trading View, Polygon.io, and other market data providers

- Brokerage Integration: Plaid securely connects your brokerage accounts
- AI Model Providers: Third-party AI services that power our analysis features
- Cloud Hosting: AWS and other infrastructure providers host our Platform
- Analytics Services: Google Analytics and similar services analyze Platform usage
- Customer Support: Tools and services that help us provide customer support

These service providers are contractually obligated to protect your information and may only use it to provide services to us.

Business Transfers

If we are involved in a merger, acquisition, financing, reorganization, bankruptcy, or sale of assets, your information may be transferred as part of that transaction. We will provide notice before your information is transferred and becomes subject to a different privacy policy.

Legal Requirements

We may disclose your information if required to do so by law or in response to:

- Valid legal processes (subpoenas, court orders, search warrants)
- Requests from law enforcement or government agencies
- Situations involving potential threats to safety or illegal activities
- Protection of our rights, property, or safety

With Your Consent

We may share your information with third parties when you provide explicit consent or direct us to do so.

Aggregated and De-identified Data

We may share aggregated, anonymized, or de-identified information that cannot reasonably be used to identify you. This may include market trends, usage statistics, and platform analytics.

Data Retention

We retain your information for as long as necessary to provide the Platform and fulfill the purposes described in this Privacy Policy, unless a longer retention period is required or permitted by law.

Account Information: We retain your account information for as long as your account is active. If you close your account, we will delete or anonymize your information within 90 days, except as required for legal compliance, dispute resolution, or fraud prevention.

Usage Data: We retain usage data and analytics for up to 24 months to improve the Platform and understand usage patterns.

Communications: We retain customer support communications for up to 3 years for quality assurance and legal compliance purposes.

Brokerage Data: Portfolio and transaction data obtained through Plaid is retained while your brokerage connection is active and for up to 90 days after disconnection.

Data Security

We implement reasonable technical, administrative, and physical security measures to protect your information from unauthorized access, disclosure, alteration, or destruction. These measures include:

- Encryption of data in transit using TLS/SSL
- Encryption of sensitive data at rest
- Regular security assessments and penetration testing
- Access controls and authentication mechanisms
- Employee training on data security and privacy
- Secure data centers and cloud infrastructure

However, no method of transmission over the Internet or electronic storage is 100% secure. While we strive to protect your information, we cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials.

Your Privacy Rights

Depending on your location, you may have certain rights regarding your personal information:

Access and Portability

You have the right to access your personal information and request a copy in a portable format. You can download your data through your account settings or by contacting us at support@compassaihq.com.

Correction and Update

You have the right to correct inaccurate information or update incomplete information. You can update most information through your account settings.

Deletion

You have the right to request deletion of your personal information, subject to certain exceptions for legal compliance, fraud prevention, and security purposes. You can delete your account through account settings or by contacting us.

Objection and Restriction

You have the right to object to or restrict certain processing of your information, including for marketing purposes.

Withdraw Consent

Where we process your information based on consent, you have the right to withdraw that consent at any time.

Do Not Track

Some browsers have "Do Not Track" features that signal websites you visit that you do not want your online activity tracked. The Platform does not currently respond to Do Not Track signals.

Exercising Your Rights

To exercise any of these rights, please contact us at support@compassaihq.com. We will respond to your request within 30 days. We may require verification of your identity before processing your request.

California Privacy Rights

If you are a California resident, you have additional rights under the California Consumer Privacy Act (CCPA):

Right to Know: You have the right to request information about the personal information we collect, use, disclose, and sell about you.

Right to Delete: You have the right to request deletion of your personal information, subject to certain exceptions.

Right to Opt-Out: We do not sell personal information. If our practices change, we will provide you with the right to opt out.

Right to Non-Discrimination: We will not discriminate against you for exercising your privacy rights.

To exercise these rights, contact us at support@compassaihq.com or call us at the number provided on our website.

Children's Privacy

The Platform is not intended for children under the age of 18. We do not knowingly collect personal information from children under 18. If you are under 18, please do not use the Platform or provide any information to us.

If we learn that we have collected personal information from a child under 18, we will delete that information promptly. If you believe we have collected information from a child under 18, please contact us at support@compassaihq.com.

Third-Party Links

The Platform may contain links to third-party websites, services, or resources that are not owned or controlled by us. This Privacy Policy does not apply to those third-party services. We are not responsible for the privacy practices of third parties. We encourage you to review the privacy policies of any third-party services before providing them with your information.

International Data Transfers

Your information may be transferred to, stored, and processed in the United States or other countries

where we or our service providers operate. These countries may have data protection laws that differ

from your country of residence.

By using the Platform, you consent to the transfer of your information to the United States and other

countries. We take steps to ensure that your information receives an adequate level of protection in the

jurisdictions in which we process it.

Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology,

legal requirements, or other factors. When we make changes, we will update the "Last Updated" date at

the top of this Privacy Policy.

If we make material changes, we will provide notice through the Platform or by sending you an email

to the address associated with your account. Your continued use of the Platform after we make changes

constitutes your acceptance of the revised Privacy Policy.

We encourage you to review this Privacy Policy periodically to stay informed about how we protect

your information.

Contact Us

If you have questions, concerns, or requests regarding this Privacy Policy or our privacy practices,

please contact us:

Compass AI Data Services, LLC

Email: support@compassaihq.com

Website: compassaihq.com

We will respond to your inquiry within a reasonable timeframe, typically within 30 days.

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Additional Disclosures

AI Features and Data Processing

Our Platform uses artificial intelligence to analyze market data, news, and social media content. When you interact with AI features:

- Your queries and interactions may be processed by third-party AI model providers
- Chat history and usage patterns may be used to improve AI performance
- AI-generated content may contain errors or inaccuracies (see our AI Disclaimer at https://compassaihq.com/agreement/CompassAI-Disclaimer.pdf)

Brokerage Account Connections

When you connect brokerage accounts through Plaid:

- Plaid collects and processes your brokerage credentials and account data
- We receive portfolio holdings, transactions, and balances from Plaid
- You can disconnect your brokerage accounts at any time through account settings
- Plaid's privacy practices are governed by Plaid's Privacy Policy

For more information, see our Third-Party Brokerage Disclaimer at https://compassaihq.com/agreement/Third-Party-Brokerage-Disclaimer.pdf.

Market Data Usage

Market data displayed on the Platform is sourced from third-party providers and may be delayed or subject to usage restrictions. Your use of market data is subject to the terms and conditions of our data providers.

By using the Platform, you acknowledge that you have read, understood, and agree to this Privacy Policy.

For our complete Terms of Service, please visit: https://compassaihq.com/agreement/Terms-of-Service.pdf

For information about AI features and disclaimers, please visit: https://compassaihq.com/agreement/CompassAI-Disclaimer.pdf