

PRIVACY POLICY

Young Money Investments

Last Updated: January 13, 2026

1. INTRODUCTION

Young Money Investments ("YMI," "we," "us," or "our") respects your privacy and is committed to protecting your personal data. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you visit our web site (youngmoneyinvestments.com), use our services, or interact with us through third-party platforms such as Discord and Whop.

2. INFORMATION WE COLLECT

2.1. Information You Provide Directly

- Account Information: Name, email address, username, and password when you create an account.
- Payment Information: Billing address and payment method details (processed securely through Whop/Stripe - we do not store full card numbers).
- Communications: Messages you send us via Discord, email, or support channels.
- Profile Information: Trading experience level, goals, and preferences you share in our community.

2.2. Information Collected Automatically

- Device Information: IP address, browser type, operating system, and device identifiers.
- Usage Data: Pages visited, time spent on site, click patterns, and feature usage.
- Cookies and Tracking: We use cookies and similar technologies for site functionality and analytics.

2.3. Information from Third Parties

- Discord: Username, server activity, and messages within our community channels.
- Whop: Subscription status, purchase history, and access logs.
- Analytics Providers: Aggregated usage statistics from Google Analytics and similar services.

3. HOW WE USE YOUR INFORMATION

We use collected information to:

- Provide and maintain our services, including course access, Discord community, and trading tools.
- Process payments and manage subscriptions.
- Send important updates about your account, service changes, or new features.
- Improve our products and user experience through analytics.
- Protect against fraud, unauthorized access, and policy violations.
- Comply with legal obligations.
- Enforce our Terms of Service and community guidelines.

4. INFORMATION SHARING AND DISCLOSURE

We do not sell your personal information. We may share your information with:

4.1. Service Providers

- Payment processors (Whop, Stripe) for transaction processing.
- Cloud hosting providers for data storage.

- Analytics providers to improve our services.

4.2. Legal Requirements

We may disclose information if required by law, court order, or to:

- Comply with legal process.
- Protect our rights, property, or safety.
- Investigate fraud or security issues.
- Respond to chargeback disputes (including sharing access logs, IP addresses, and usage data with payment processors).

4.3. Business Transfers

In the event of a merger, acquisition, or sale of assets, your information may be transferred as part of that transaction.

5. DATA RETENTION

We retain your personal information for as long as:

- Your account remains active.
- Necessary to provide our services.
- Required by law or for legitimate business purposes.
- Needed to resolve disputes or enforce agreements.

After account deletion, we may retain certain information for legal compliance, fraud prevention, or dispute resolution for up to 7 years.

6. YOUR RIGHTS AND CHOICES

6.1. Access and Correction

You may access and update your account information through Discord or by contacting us.

6.2. Account Deletion

You may request account deletion by contacting support. Note that:

- Active subscriptions must be canceled first.
- Some data may be retained for legal/fraud prevention purposes.
- Deletion does not entitle you to refunds.

6.3. Communication Preferences

You may opt out of marketing emails by clicking "unsubscribe" in any email. Service-related communications cannot be opted out of while maintaining an active account.

6.4. Cookies

You can control cookies through your browser settings. Disabling cookies may affect site functionality.

7. DATA SECURITY

We implement appropriate technical and organizational measures to protect your information, including:

- Encryption of data in transit (HTTPS/TLS).
- Secure payment processing through PCI-compliant providers.
- Access controls and authentication requirements.
- Regular security assessments.

However, no method of transmission over the internet is 100% secure. You are responsible for maintaining the security of your account credentials.

8. CHILDREN'S PRIVACY

Our services are not intended for individuals under 18 years of age. We do not knowingly collect personal information from minors. If we learn we have collected

information from a child under 18, we will delete it promptly.

9. INTERNATIONAL DATA TRANSFERS

Your information may be transferred to and processed in countries other than your own. By using our services, you consent to such transfers. We ensure appropriate safeguards are in place for international data transfers.

10. CALIFORNIA PRIVACY RIGHTS (CCPA)

California residents have additional rights under the California Consumer Privacy Act:

- Right to know what personal information is collected.
- Right to request deletion of personal information.
- Right to opt out of the sale of personal information (we do not sell your data).
- Right to non-discrimination for exercising privacy rights.

To exercise these rights, contact us at support@youngmoneyinvestments.com.

11. CHANGES TO THIS POLICY

We may update this Privacy Policy periodically. Changes will be posted on this page with an updated "Last Updated" date. Continued use of our services after changes constitutes acceptance of the updated policy.

12. CONTACT US

For questions about this Privacy Policy or our data practices, contact us:

Email: support@youngmoneyinvestments.com

Discord: Young Money Investments Community

Website: <https://youngmoneyinvestments.com>

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