

# Privacy Policy

## Alfredo Aguirre Valdez Finance Tracker Privacy Policy

*Effective Date: February 22, 2025*

At Alfredo Aguirre Valdez ("we," "us," or "our"), we value your privacy. This Privacy Policy explains how we collect, use, and protect your information when you use the Alfredo Aguirre Valdez Finance Tracker ("the App"), a tool that connects to your bank accounts to track spending categories and statistics.

### 1. Information We Collect

- **Bank Account Data:** When you link your bank accounts (e.g., American Express, Bank of America, Chase) via Plaid, the App collects:
  - Transaction details (e.g., date, amount, merchant name, category).
  
  - Account details (e.g., account name, type, mask).

2.

- **Credentials:** The App collects your bank login credentials temporarily to authenticate with Plaid, but these are not stored locally.
  
- **No Personal Identifiers:** Unless provided by your bank via Plaid, we do not collect your name, address, or other personal identifiers.

### 3. How We Use Your Information

- **Purpose:** We use your bank account data to:
  - Analyze your spending patterns.
  - Generate statistics (e.g., top spending categories).
  - Store data locally for your personal review.

4.

- **No Sharing:** Your data is stored in a local MySQL database on your device and is not shared with Alfredo Aguirre Valdez or any third party beyond Plaid (see below).

## 5. **Third-Party Services**

- **Plaid:** The App uses Plaid to connect to your bank accounts and retrieve transaction data. Plaid processes your bank credentials and transaction data according to its own [Privacy Policy](#). We do not control Plaid's data practices and encourage you to review their policy.
- **Data Flow:** Your credentials and transaction data are sent to Plaid securely, then returned to the App for local storage. We do not store your data on external servers.

## 6. **Data Storage and Security**

- **Local Storage:** All transaction and account data is stored in a MySQL database on your local device. You are responsible for securing your device and database.
- **No Cloud Backup:** The App does not upload your data to cloud servers controlled by Alfredo Aguirre Valdez.

- **Security Measures:** We use standard encryption via Plaid's integration, but as a local app, additional security (e.g., database encryption) is your responsibility.

## 7. **Your Rights and Choices**

- **Access and Control:** You can view, edit, or delete your data directly in the local MySQL database.
- **Unlinking Accounts:** To stop data collection, remove the App or delete the linked bank accounts from the database (table: items).
- **No Retention:** We do not retain your data outside your device.

## 8. **Children's Privacy**

- The App is not intended for use by individuals under 18. We do not knowingly collect data from children.

## 9. **Changes to This Policy**

- We may update this Privacy Policy as needed. Changes take effect when posted. Continued use of the App signifies acceptance of the updated policy.

## 10. **Legal Compliance**

- This App operates locally, but when using Plaid, your data may be subject to U.S. laws (e.g., CCPA). For international users, additional laws (e.g., GDPR) may apply to Plaid's processing.

## 11. **Contact Us**

- For privacy-related questions, reach Alfredo Aguirre Valdez at [hello@rinos.com](mailto:hello@rinos.com)
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