



Privacy Policy

Effective Date: August 2025

At **ExcelSave**, your trust means everything to us. Whether you come to us for CPR/BLS training, wellness coaching, financial empowerment, or life insurance solutions, you are placing not only your time—but also your personal information—in our care.

That's why we are committed to protecting your privacy and being transparent about how we collect, use, and safeguard your information.

1. Purpose

ExcelSave (“we,” “our,” or “us”) is committed to protecting the privacy, confidentiality, and security of all personal information entrusted to us. As we operate in both health education and financial services, we comply with:

- **HIPAA (Health Insurance Portability and Accountability Act)** for health-related personal and training records.
- **FINRA (Financial Industry Regulatory Authority)** and other applicable regulations for financial and investment-related data.

2. Scope

This policy applies to all ExcelSave employees, contractors, volunteers, and third-party partners who have access to personal information collected during:

- Health and safety training (e.g., CPR/BLS, First Aid)
 - Health education sessions
 - Financial literacy workshops
 - Insurance consultations and related services
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3. Definitions

- **PHI (Protected Health Information):** Health-related information, in any format, that identifies an individual and relates to their health status, provision of care, or payment for health services.
 - **NPI (Nonpublic Personal Information):** Financial information about a customer that is not publicly available.
 - **PII (Personally Identifiable Information):** Data that can identify an individual, such as name, date of birth, email address, phone number, or identification number.
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4. Information We Collect

We only collect information that helps us serve you better. This may include:

- **Personal Information:** Name, address, phone number, email, date of birth, and emergency contact details.
- **Health & Training Data:** Information required to register you for CPR/BLS/First Aid courses, certifications, or wellness coaching.

- **Financial Information:** Details relevant to financial literacy programs, life insurance, or legacy planning services.
 - **Technical Information:** Device type, IP addresses, and browsing activity when you visit our website.
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5. How We Use Your Information

We use personal data only for legitimate purposes, including:

- Delivering requested health or financial services
 - Maintaining accurate training and compliance records
 - Processing payments and issuing certificates or policy documents
 - Meeting legal, regulatory, and accreditation requirements
 - Providing follow-up information, resources, and service updates
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6. Data Protection Measures

To protect your information, ExcelSave employs:

- **Access Controls:** Role-based permissions to ensure only authorized staff can access sensitive data.
- **Encryption:** All digital PHI/NPI is encrypted in storage and during transmission.
- **Physical Security:** Locked storage for paper files; restricted office access.
- **Secure Disposal:** Shredding of paper records; secure deletion of electronic files.

- **Monitoring & Auditing:** Regular audits of systems, user access, and compliance logs.
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7. Confidentiality & Disclosure

We do not share your information without your consent, except:

- As required by law (e.g., court orders, public health reporting)
 - To comply with HIPAA and FINRA obligations
 - With service providers who are bound by confidentiality agreements
 - In emergencies, where necessary to protect life, health, or safety
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8. Your Rights

Under HIPAA, FINRA, and applicable privacy laws, you have the right to:

- Access and receive a copy of your personal information
 - Request corrections to your records
 - Request restrictions on how we use or disclose your information
 - File a complaint without fear of retaliation
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9. Data Retention

- **Health Training Records:** Retained for a minimum of 6 years per HIPAA requirements.
 - **Financial Records:** Retained for a minimum of 6 years in line with FINRA regulations.
 - **Other Records:** Retained only as long as necessary for the purposes stated.
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10. Breach Notification

If a data breach occurs involving your PHI, NPI, or PII:

- We will notify you promptly (no later than 60 days for HIPAA-related breaches).
 - We will take immediate action to investigate, contain, and remediate the breach.
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11. Cookies & Digital Tools

Like most websites, we may use cookies and analytics to understand how visitors use our site and to improve user experience. You can disable cookies in your browser settings if you prefer.

12. Children's Privacy

ExcelSave does not knowingly collect personal data from children under 13. If you believe we have unintentionally collected such information, please contact us immediately.

13. Changes to This Policy

We may update this Privacy Policy periodically. Updates will always be posted on our website with a revised “Effective Date.”

14. Contact Information

For privacy-related inquiries or to exercise your rights, contact:

ExcelSave – Privacy Officer

 Fresno, CA 93737

 info@excelsave.com

 +1 (559) 315-6100 Ext. 100

 www.excelsave.com

Our Commitment

At **ExcelSave**, our motto is “Saving Lives. Securing Legacies.” That includes protecting your privacy. We pledge to safeguard your information with the same integrity and dedication with which we safeguard lives and futures.