FAMILY KNOWS BEST™

Privacy Policy

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NOTICE TO CALIFORNIA RESIDENTS

California residents have specific rights under the California Consumer Privacy Act (CCPA) and California Privacy Rights Act (CPRA). These rights are described in full in Section 14 of this Privacy Policy. California residents may exercise their rights by emailing privacy@familyknowsbest.net or, when available, through the in-Platform privacy request tool.

This Privacy Policy ("Policy") describes how Dreamcatcher Group LLC, a District of Columbia limited liability company operating the Family Knows Best™ platform ("FKB," "we," "us," or "our"), collects, uses, stores, shares, and protects personal information from households and young adults who register for or use the Platform, and from visitors who submit information through our website at familyknowsbest.net, including our application, waitlist, and sign-up forms.

By registering for or using the Platform, or by submitting a form on our website, you consent to the data practices described in this Policy. If you do not agree with this Policy, do not register for, or use, the Platform.

This Policy is incorporated into and forms part of FKB's Terms of Use. Capitalized terms used but not defined here have the meanings given in the Terms of Use.

FKB does not sell your personal information. We do not sell, rent, or trade your personal data to third parties for their marketing purposes. Period.

1. Information We Collect

Section Summary: *We collect information you give us directly, information generated by your use of the Platform, and limited technical data. We do not collect personal information directly from anyone under 18.*

1.1 Information You Provide Directly

When you register and use the Platform, you provide us with:

Category	Examples
Household Registration Data	Household name, Household Admin name, email address, phone number, city/state, religion or faith tradition (optional), ethnicity or cultural background (optional), family preferences and household photo.

Young Adult Profile Data	YA name, age, date of birth, gender identity, education level, career/profession, physical description, interests, bio, relationship goals, up to 6 photos (Premium), intro video (Premium), religion or faith tradition (optional), ethnicity or cultural background (optional).
OCEAN Personality Assessment	Responses to the Big Five personality assessment completed during YA onboarding. Raw scores are visible to Platform Admins only. Households receive AI-generated narrative insights only.
Reviewer Profile Data	Name and email address of extended family members added as Reviewers.
Communication Data	Messages exchanged between introduced YAs within the Platform. Household Admins cannot read YA messages.
Payment & Billing Data	Credit/debit card details, billing address. Payment data is processed and stored by Stripe; FKB does not store raw card numbers.
Feedback & Support Data	Messages, feedback submissions, bug reports, and support requests submitted to FKB.

Sensitive information. Religion or faith tradition, ethnicity or cultural background, and gender identity are treated as sensitive personal information under some state privacy laws. Providing your religion or faith tradition and your ethnicity or cultural background is optional. When you provide this information, you consent to our using it, along with gender identity, only to suggest and explain introductions. We never sell it or use it for advertising. You can remove optional information from your profile at any time, or write to privacy@familyknowsbest.net.

1.2 Information Generated by Platform Use

We automatically collect the following when you use the Platform:

- Match interaction data: which candidate profiles your household reviewed, the outcome (approved, declined, excluded), and timestamps;
- Introduction activity: which introductions were initiated, accepted, declined, or cancelled, and by which household;
- YA communication metadata: timestamps and read receipts for messages within active introductions (not message content);
- Login activity: date, time, and device type for each Platform session;
- Feature usage data: which Platform features were accessed and how frequently.

1.3 Technical Data

We collect standard technical data when you access the Platform or our website, including:

- IP address and approximate geographic location (city/state level);
- Device type, operating system, and browser type;
- Referring URL and Platform navigation paths;
- Cookies and similar tracking technologies as described in Section 10.

1.4 Data We Do Not Collect

FKB does not collect:

- Social Security numbers, government ID numbers, or financial account numbers;
- Biometric data (facial recognition, fingerprints, or other biometric identifiers);
- Precise GPS location data;
- Data from social media platforms or third-party linked accounts;
- Personal information directly from individuals under 18 years of age.

1.5 Information Collected Through Our Website

When you use forms on our website, we collect the information you choose to submit:

- Founding Families application: name, email, city and state, your young adult's age, and how you heard about FKB; and, if you choose to share them, how many children you have by gender identity, where your young adult lives, openness to a personality assessment, your views on FKB, Jack and Jill affiliation, whether you would invite other families, and interest in future Circles.
- Waitlist: name, email, mobile number (optional), city and state, the Circles your family is interested in, and, for adult Circles, whether the Circle is for you or for a family member or friend. If you choose, you may also tell us how you heard about FKB, who referred you, whether you would like details about FKB events, and a note for our team.
- Updates sign-up: email address.
- Young adult updates sign-up: first name, last name, email, city, age range, and whether you have asked your family to join. This form is for individuals 18 and older.

We also record whether a visitor arrived through a link shared by a young adult, so we can understand how families learn about FKB. Website forms are processed by our website host.

2. How We Use Your Information

Section Summary: *We use your data to operate the Platform, generate AI match suggestions, perform Platform Admin reviews of AI match suggestions, produce personality insights, process billing, and communicate with you. We do not use your data for advertising.*

We use personal information for the following purposes:

Purpose	Data Used
Account creation and management	Registration data, household and YA profile data.
AI-powered compatibility matching	YA profile data, OCEAN scores, household preferences, geographic parameters. Match suggestions may be reviewed by a Platform Admin before delivery.
Personality insight generation	OCEAN scores processed via the Anthropic Claude API to produce narrative insights. Raw scores are never shared with households.

Premium Monthly Family Connection Report	YA profile data, match and introduction history, OCEAN scores, processed via Claude API. Available to Premium subscribers only.
Introduction facilitation	Household and YA profile data shared with the other household only after both Household Admins approve the pairing.
Billing and payment processing	Payment data processed via Stripe and subscription management.
Platform communications	Email address and phone number used for account notifications, billing reminders (via SendGrid), and SMS alerts (via Twilio).
Platform improvement	Aggregated, de-identified usage data used to improve matching algorithms and Platform features.
Safety and fraud prevention	All data categories used to detect and prevent fraudulent accounts, misrepresentation, and abusive conduct.
Legal compliance	Data retained and disclosed as required by applicable law or valid legal process.
Applications, waitlist, and invitations	Website form data, used to review applications, manage the waitlist, invite families as circles open, and understand how families hear about FKB.
Updates and event communications	Name and email address, used with your consent to send news about FKB, new circles, and events. You can unsubscribe at any time.

What We Do Not Do with Your Data:

We do not sell, rent, or license your personal information to third parties or data brokers.
We do not use your data for advertising or marketing purposes without your express prior consent.
We do not use your data for behavioral advertising without your express prior consent.
We do not scrape, mine, or build social graphs from your household's connections or introduction activity.
We do not use facial recognition technology on any photos submitted to the Platform.
We do not collect GPS or precise real-time location data.
We do not use your personal data, OCEAN assessment results, or profile content to train or improve FKB's AI matching models beyond what is necessary to operate the Platform's core matching functionality, unless you have expressly opted in to the AI Improvement Program.
Anonymized, non-identifiable aggregated data may be used for marketing, investor relations, and internal analytics purposes, provided no individual household or YA can be identified from the content used.

3. Information Shared With Other Households

Section Summary: *Before both Household Admins approve a pairing, only a profile preview is shared. Full young adult profiles are shown only to young adults, and YA communication is private and not visible to Household Admins.*

FKB's introduction model is designed to share the minimum information necessary at each stage:

Stage	What Is Shared
AI Match Suggestion (Platform Admin review only)	Full YA and household profiles visible to Platform Admin only. No household sees another household's profile at this stage.
Candidate Delivery (Household Admin review)	Household Admin sees the candidate YA's profile preview: a preview picture and the preview answers the candidate's family provided. A candidate's photos, bio, prompts, and other profile details are shown only to young adults, never to Household Admins or Reviewers. The candidate household does not know they have been presented as a candidate.
Introduction Request Sent	The receiving household sees the request and the requesting young adult's profile preview.
Mutual Approval (both Household Admins approve)	Both households' household-level information (household name, city/state, religion or faith tradition if provided) is shared. Each Household Admin continues to see only the other young adult's profile preview.

YA Confirmation (both YAs confirm)	A mutual introduction is created. Each YA sees the other YA's full profile. YA-to-YA messaging opens.
Active Introduction	YA messages are private. Household Admins see that an active introduction exists but cannot read messages.
Introduction Cancelled	Message history is immediately removed from both YAs' views. Profile data reverts to pre-introduction visibility rules.

Match Exclusions: FKB maintains two types of match exclusions. When a Household Admin actively declines a candidate, that household's profile is permanently excluded from future suggestions for your household. When a pending introduction expires or an introduction is cancelled, the exclusion expires after 6 months while FKB welcomes its first 300 households, and after 12 months thereafter, at which point the pairing may be re-suggested. In either case, the other household is never notified of the declination or exclusion.

4. Third-Party Service Providers

Section Summary: *We share limited data with trusted service providers who help us operate the Platform. We do not authorize them to use your data for their own purposes.*

FKB shares personal information with third-party service providers in the following categories, solely to operate the Platform: payment processors, email and SMS communications providers, AI and machine learning service providers, analytics providers, cloud infrastructure providers, website hosting and form-processing providers, and web font providers. All service providers are prohibited from using your personal information for any purpose other than providing services to FKB. FKB does not authorize any service provider to sell your personal information.

5. Artificial Intelligence & Personality Data

Section Summary: *OCEAN scores are processed server-side via the Anthropic Claude API. Raw scores are never shared with households. AI compatibility scores are visible to Platform Admins only.*

FKB uses artificial intelligence to power compatibility matching and to generate personality insights and reports. This section describes how AI processing works and what data protections apply.

5.1 OCEAN Personality Assessment

Each YA completes a Big Five (OCEAN) personality assessment during onboarding. The assessment generates five dimension scores: Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism.

- Raw OCEAN scores are visible to Platform Admins only and are never shared with any household, including the YA's own Household Admin.
- Households receive narrative personality insights derived from OCEAN scores, not the scores themselves. The depth of insights available varies by subscription tier.

- OCEAN scores are locked after first submission. Modifications require Platform Admin approval.
- OCEAN data is used exclusively for compatibility matching and insight generation within the Platform. It is not shared with third parties, used for advertising, or used to train AI models without your express opt-in consent.

5.2 AI Compatibility Matching

FKB's matching engine uses OCEAN scores, household preferences, and geographic parameters to generate compatibility scores and ranked match suggestions. AI-generated match suggestions may be reviewed and approved or rejected by a Platform Admin before being delivered. AI compatibility scores are visible to Platform Admins only and are never shared with households.

5.3 AI-Generated Content

AI-generated content — including personality narrative insights, conversation starters, and the Premium Monthly Family Connection Report — is produced by the Anthropic Claude API based on inputs provided by FKB. This content is algorithmically generated and is not reviewed by a human before delivery to users. FKB does not guarantee the accuracy or completeness of AI-generated content.

5.4 AI Training on User Data

Except for households and YAs who separately and affirmatively opt into the optional AI Improvement Program described in Section 5A, FKB does not use User Content — including photos, videos, bios, OCEAN responses, or messages — to train, fine-tune, or develop any AI model, whether operated by FKB or by any third party. API calls to Anthropic are governed by Anthropic's API data handling terms, which prohibit Anthropic from training models on API call content.

For participants in the AI Improvement Program, certain authorized data categories may be used to improve FKB's internal compatibility systems, recommendation models, safety systems, and AI-assisted Platform features, subject to the safeguards and limitations described in Section 5A.

FKB does not sell AI training data to advertisers, data brokers, or unrelated third parties, and does not authorize third parties to train public AI models on participant data unless separately disclosed and consented to.

5.5 AI Content Disclaimer

AI-generated compatibility insights, personality narratives, conversation prompts, and reports are informational tools only. They are not psychological evaluations, mental health assessments, professional counseling, matchmaking guarantees, or predictive determinations of relationship success. Users should exercise independent judgment in evaluating all introductions and compatibility insights provided through the Platform.

5A. Optional AI Improvement Program

Section Summary: *FKB offers an optional, opt-in AI Improvement Program. Participation requires separate affirmative consent from the YA. Non-participants receive the same Platform features. Data is used internally only and never sold.*

FKB offers an optional AI Improvement Program that allows participating households and YAs to contribute certain Platform data for the purpose of improving FKB's internal compatibility systems,

as well as improving matching quality, recommendation accuracy, safety tooling, and AI-assisted product features.

Participation in the AI Improvement Program is entirely voluntary and requires separate, affirmative opt-in consent through the Platform. Households and YAs who do not participate will continue to receive the same core Platform functionality and compatibility matching services without any difference in service, match delivery, or feature access.

5A.1 Data That May Be Used

For participants who opt into the AI Improvement Program, FKB may use:

- OCEAN personality assessment responses and scores;
- YA profile attributes and prompts;
- match interaction patterns;
- introduction acceptance and decline activity;
- introduction outcomes and engagement signals;
- conversation metadata (such as response timing and interaction frequency — not message content, unless separately disclosed and consented to);
- feature usage data; and
- related compatibility indicators generated through Platform use.

5A.2 Purpose of Processing

Participant data may be used to:

- improve internal compatibility scoring systems;
- refine ranking and recommendation logic;
- evaluate match quality and introduction success patterns;
- improve fairness, calibration, and bias detection within matching systems;
- improve safety and moderation tooling;
- develop and test new Platform features; and
- support FKB's internal analytics, machine learning, and AI-assisted product development efforts.

5A.3 YA-Direct Consent Required

Household Admin consent is not sufficient for enrollment in the AI Improvement Program. Because OCEAN data and match interaction data constitute the YA's own psychological and behavioral profile, opt-in consent must come from the YA directly during the YA onboarding flow. This requirement applies to all cohorts, regardless of which cohort the YA is enrolled in.

Opt-in consent is collected as a standalone checkbox presented to the YA after completion of the OCEAN assessment — separate from and after the main Terms of Use and Privacy Policy acceptance. The consent record is logged in the Platform audit log with the YA's identifier, the opt-in/opt-out decision, and a UTC timestamp.

5A.4 Internal Use Only

FKB does not sell AI Improvement Program data to advertisers, data brokers, or third parties. FKB does not permit third parties to use participant data to train public-facing or general-purpose AI models unrelated to FKB's Platform operations.

Any third-party infrastructure providers or AI processors used by FKB in connection with the AI Improvement Program are contractually restricted to processing data on FKB's behalf and may not

independently use participant data for unrelated training purposes unless separately disclosed and consented to.

OCEAN scores and personality data are excluded from any testimonial, promotional, marketing, or investor use, whether anonymized or otherwise.

5A.5 Safeguards & Access Controls

FKB implements administrative, technical, and organizational safeguards to protect AI Improvement Program participant data, including:

- restricted internal access controls;
- role-based permissions;
- data minimization practices where feasible;
- aggregation, pseudonymization, or de-identification where reasonably appropriate; and
- contractual confidentiality obligations for vendors and personnel with authorized access.

5A.6 Withdrawal of Consent

Participants may withdraw from the AI Improvement Program at any time through Account Settings → Privacy → AI Improvement Program, or by contacting FKB at privacy@familyknowsbest.net. Withdrawal takes effect immediately for future data processing.

Withdrawal of consent does not affect processing conducted before the withdrawal request was received. FKB may retain previously generated aggregated or de-identified analytical models and system improvements derived from participant data where such information can no longer reasonably identify an individual household or YA.

5B. Testimonials, Feedback & Media Consent

Section Summary: *FKB may request your feedback or success story, but only with separate consent. Public use of names, photos, or identifiable stories requires a separately signed media release — never bundled into these Terms.*

5B.1 Feedback Contact Authorization (Optional Opt-In)

FKB offers a separate, optional consent for households who are willing to be contacted regarding testimonials, product feedback, surveys, interviews, or success stories. This consent is collected as a standalone checkbox in the Platform — separate from the AI Improvement Program opt-in and from the main Terms acceptance.

By opting in, a household authorizes FKB to contact them regarding their experience on the Platform. Opting in does not authorize FKB to publicly identify the household or YA, to publish quotes or stories, or to use the household's name, photos, or likeness in any public-facing material.

5B.2 Public Identification Requires a Separate Media Release

Any public use of a household's or YA's name, photo, video, quote, story, or any other identifiable information for marketing, promotional, investor, or press purposes requires a separately signed written media release. This release is a standalone document, not a Platform checkbox, and must be obtained before any public use occurs.

FKB will never publicly identify a household or YA based on acceptance of these Terms, the Privacy Policy, or the feedback contact opt-in alone.

5B.3 Anonymized Feedback

FKB may use anonymized, non-identifiable feedback, survey responses, and aggregated Platform observations for product improvement, investor discussions, marketing, and internal analytics without separate consent, provided that no individual household or YA can be identified from the content used.

OCEAN scores and personality data are excluded from any anonymized testimonial or promotional use.

6. Data Retention

Section Summary: *Active account data is retained while your subscription is active. Cancelled accounts enter a 90-day retention window before permanent deletion. Some data is retained longer for legal compliance.*

Data Category	Retention Period
Active household and YA profile data	Retained while your subscription is active and your account is in good standing.
Match interaction and introduction history	Retained while your subscription is active. Deleted with account upon permanent deactivation.
YA message content	Removed from both YAs' views immediately upon introduction cancellation. May be deleted from Platform servers within 30 days of cancellation.
Cancelled account data	Retained for 90 days following cancellation date. You may reactivate your account during this window. Data is permanently deleted after 90 days unless you request earlier deletion.
Billing and payment records	Retained for 7 years following the last transaction, as required for financial compliance and tax purposes. Payment card data is retained by Stripe, not FKB.
Legal hold data	Data subject to a legal hold or government inquiry is retained for the duration of the hold, regardless of account status.
Aggregated, de-identified data	May be retained indefinitely for Platform analytics and improvement. Cannot be used to re-identify any individual.
Website form submissions (application, waitlist, sign-ups)	Retained while we may invite your family or send you updates, and deleted 24 months after our last contact with you, or sooner on request. Unsubscribing removes you from email lists immediately.

Early Deletion: You may request early deletion of your household's data at any time by emailing privacy@familyknowsbest.net. Deletion requests will be processed within 30 days. Billing records and data subject to legal hold are not subject to early deletion.

Safety & Fraud Prevention Retention: Notwithstanding the retention periods described above, FKB may retain information associated with fraud prevention, abuse reports, safety investigations, account suspensions, legal disputes, or Terms violations for longer periods where reasonably necessary to: protect Platform integrity; enforce these Terms; comply with legal obligations; or establish, exercise, or defend legal claims.

7. Data Security

Section Summary: *We implement industry-standard security measures. No system is perfectly secure. Notify us immediately of any suspected unauthorized access.*

FKB implements reasonable administrative, technical, and physical safeguards to protect personal information from unauthorized access, disclosure, alteration, and destruction. These measures include:

- Encryption of data in transit using TLS/SSL protocols;
- Encryption of sensitive data at rest;
- Role-based access controls limiting Platform data access to authorized FKB personnel;
- Third-party PCI-DSS compliant payment infrastructure for all billing data;
- Third-party enterprise-grade hosting infrastructure with standard security certifications.

No data transmission over the internet or electronic storage system is 100% secure. While we strive to protect your personal information, we cannot guarantee absolute security. In the event of a data breach affecting your personal information, FKB will notify affected households as required by applicable law.

Notify Us: If you suspect unauthorized access to your account or believe your account credentials have been compromised, contact FKB immediately at privacy@familyknowsbest.net.

Data Breach Response: In the event FKB becomes aware of a suspected or confirmed unauthorized access, disclosure, or compromise affecting personal information, FKB will investigate the incident, take commercially reasonable steps to mitigate harm, and provide notification to affected households as required by applicable law. FKB reserves the right to temporarily suspend portions of the Platform, require credential resets, or restrict account access where reasonably necessary to protect Platform security or user information.

8. Children's Privacy

Section Summary: *The Platform is for users 18 and older only. We do not knowingly collect data from anyone under 18. Future minor cohorts will require COPPA-compliant consent flows and separate privacy notices.*

The Platform's current cohort, the Inner Circle, is for young adults ages 22–29. Our website sign-up forms are open to individuals 18 and older. FKB does not knowingly collect personal information directly from any individual under 18. For the Inner Circle cohort, if we become aware that a YA profile has been submitted for an individual under 18, we will immediately deactivate that profile, delete all associated data, and may terminate the household account.

Household Admin Responsibility: By submitting a YA profile, the Household Admin represents and warrants that the YA is at least 22 years of age. FKB does not independently verify age at this time. The Household Admin bears full responsibility for any misrepresentation of a YA's age.

Reporting Suspected Underage Profiles: If you believe a profile has been created for an individual under 18 years of age in violation of this Policy or the Terms of Use, please notify FKB immediately at privacy@familyknowsbest.net. FKB reserves the right to suspend or remove accounts pending investigation of suspected underage participation.

8.1 Future Minor Cohorts

FKB's platform roadmap includes future cohorts for members under 18. Before any such cohort launches, FKB will publish a separate, COPPA-compliant Children's Privacy Notice and implement verifiable parental consent mechanisms. The current Policy does not govern data collection from minors, and no personal information is collected directly from minors. The only information about minor children is described in Section 8.2.

8.2 Mixed Households

If your household includes both adult YAs enrolled in a current cohort and minor children you intend to enroll in a future cohort, the following applies:

- This Policy governs only the data of adult YAs enrolled in currently available cohorts.
- When a minor cohort launches, you will be required to complete a separate enrollment and parental consent process for each minor. Their data will be maintained separately from adult YA data with distinct retention and access rules.
- A parent or guardian may tell us, through our website forms, the age, or age range, of children in the household or the youth circles the family is interested in. We use this only to plan future cohorts. We do not collect names, photos, or other personal information about minor children, and we never collect information directly from a minor. Apart from this information, no data about your minor children is collected under this Policy.

9. Young Adult Privacy Within the Household

Section Summary: *YA-to-YA messages are private. Household Admins cannot read them. YAs have independent rights to access and delete their own profile data.*

FKB's governance model gives Household Admins control of the introduction pipeline. However, FKB maintains important privacy protections for YAs within the household context:

- **Message Privacy:** Messages exchanged between introduced YAs within an active introduction are private. Household Admins can see that an active introduction exists but cannot access, read, or receive copies of YA messages. This is a platform-level technical restriction, not merely a policy commitment.
- **YA Data Access:** YAs have independent rights to access, correct, and request deletion of their own profile data, regardless of the Household Admin's account status. YAs may exercise these rights by contacting FKB at privacy@familyknowsbest.net.
- **YA Consent:** All YAs must separately and affirmatively consent to the household governance model during their onboarding flow. A YA's consent is recorded and timestamped in the Platform audit log.

- **Introduction Confirmation:** No YA is introduced to another YA without first confirming their own interest. YAs retain the right to decline any introduction regardless of their Household Admin's approval.

10. Cookies & Tracking Technologies

Section Summary: *We use essential cookies to operate the Platform. We do not use advertising or behavioral tracking cookies.*

FKB uses cookies and similar technologies to operate the Platform. Our cookie use is limited to the following categories:

Cookie Type	Purpose
Essential / Functional Cookies	Required for Platform operation: session authentication, account security, and remembering login state. These cookies cannot be disabled without impairing Platform functionality.
Analytics Cookies	Used to understand how users navigate the Platform in aggregate, for the purpose of improving Platform features. Analytics data is de-identified. You may opt out of analytics cookies in your account settings.
Advertising Cookies	FKB does not use advertising or behavioral tracking cookies. No third-party advertising network has access to your Platform activity.

Our website may also use your browser's temporary session storage to remember, for the length of your visit, whether you arrived through a link shared by a young adult. This information is cleared when you close your browser tab. Our website also uses Google Analytics to understand visits in aggregate. You can opt out using Google's browser add-on at tools.google.com/dlpage/gaoptout. Most browsers allow you to control cookies through browser settings. Disabling essential cookies may prevent you from using the Platform.

11. Your Privacy Rights

Section Summary: *All users have the right to access, correct, export, and delete their personal data. Exercise your rights by contacting FKB at privacy@familyknowsbest.net or, when available, through the in-Platform privacy request tool.*

Regardless of your state of residence, all FKB users have the following privacy rights:

Right	Description
Right to Access	You may request a copy of the personal information FKB holds about your household and your YAs.

Right to Correction	You may request that FKB correct inaccurate personal information. Most profile data can be corrected directly in account settings. OCEAN score corrections require Platform Admin approval.
Right to Deletion	You may request deletion of your household's personal information. Deletion requests are processed within 30 days. Billing records and legally required data are not subject to deletion.
Right to Data Portability	You may request an export of your household's profile data in a machine-readable format.
Right to Withdraw Consent	You may withdraw consent to data processing at any time by cancelling your subscription and requesting account deletion. Withdrawal does not affect the lawfulness of processing prior to withdrawal.
Right to Restrict Processing	You may request that FKB restrict processing of your data to storage only, pending resolution of an accuracy dispute or a deletion request.

How to Exercise Your Rights:
Email FKB at privacy@familyknowsbest.net, or when available, use the in-Platform Privacy Request tool (Account Settings → Privacy). Include your household name and account email. FKB will respond within 30 days. We may request identity verification before processing sensitive requests.

12. Communications & Notification Preferences

Section Summary: *We send transactional and Platform notifications. You can manage most preferences in account settings. You cannot opt out of billing and account security notifications.*

FKB communicates with households via email (SendGrid) and SMS (Twilio). Communication types include:

- **Transactional Notifications:** Account creation, password reset, billing confirmations, trial end reminders, subscription renewals. These are required for Platform operation and cannot be opted out of.
- **Platform Activity Notifications:** New match candidates, introduction requests, introduction confirmations, YA messages (summary only). You may manage these preferences in Account Settings.
- **Platform Updates:** Feature announcements, policy updates, and important Platform communications. You may opt out of non-required Platform update emails in Account Settings.

- **Updates & Event Communications:** If you sign up on our website or opt in on the Platform, FKB may send news about FKB, new circles, and community events. We send these only with your consent, and every email includes an unsubscribe link. Unsubscribing does not affect transactional or account notifications.

13. Links to Third-Party Platforms

Section Summary: *FKB's Privacy Policy does not cover third-party websites or services. Review their policies independently.*

The Platform may contain links to third-party websites or services, including Stripe's payment portal and external resources. FKB is not responsible for the privacy practices of any third-party website or service. We encourage you to review the privacy policies of any third-party services you access through or in connection with the Platform.

14. State-Specific Privacy Rights

Section Summary: *Several states provide enhanced privacy rights beyond the general rights in Section 11. California, Virginia, Colorado, Connecticut, and Texas residents have additional rights described below.*

14.1 California Residents (CCPA/CPRA)

California residents have the following rights under the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA):

- **Right to Know:** You have the right to know the categories and specific pieces of personal information FKB has collected about you, the sources from which it was collected, the purposes for which it is used, and the categories of third parties with whom it is shared.
- **Right to Delete:** You have the right to request deletion of personal information FKB has collected from you, subject to certain exceptions (including billing records and legally required retention).
- **Right to Correct:** You have the right to request correction of inaccurate personal information.
- **Right to Opt Out of Sale or Sharing:** FKB does not sell or share personal information for cross-context behavioral advertising. However, in compliance with CCPA/CPRA, you have the right to direct FKB not to sell or share your personal information. To exercise this right, contact FKB at privacy@familyknowsbest.net or, when available, submit a "Do Not Sell or Share My Personal Information" request through the in-Platform Privacy Request tool.
- **Right to Limit Use of Sensitive Personal Information:** FKB collects sensitive personal information including OCEAN personality data, religion or faith tradition, ethnicity or cultural background, and gender identity (religion and ethnicity only if you choose to provide them). You have the right to limit FKB's use of this data to purposes necessary to provide the Platform. FKB already limits use of this data to Platform operations and does not use it for advertising or unauthorized secondary purposes.
- **Right Against Discrimination:** FKB will not discriminate against you for exercising any CCPA/CPRA rights.

Shine the Light: Under California Civil Code §§1798.83, California residents may request information about personal information disclosed to third parties for their direct marketing purposes. FKB does not disclose personal information to third parties for direct marketing purposes.

Categories of Personal Information Collected (CCPA): Identifiers (name, email, phone); personal records (billing data); characteristics of protected classifications (age, gender identity, religion or faith, ethnicity or cultural background — religion and ethnicity only where voluntarily provided); commercial information (subscription history); internet/electronic activity (Platform usage); professional/employment information (YA career data); profile data (photos, bios, OCEAN scores).

California residents may submit rights requests by emailing FKB at privacy@familyknowsbest.net or, when available, using the in-Platform Privacy Request tool. We will respond within 45 days, with one 45-day extension if needed.

14.2 Virginia Residents (CDPA)

Virginia residents have the following rights under the Virginia Consumer Data Protection Act (CDPA):

- Right to access personal data FKB holds about you;
- Right to correct inaccurate personal data;
- Right to delete personal data you have provided or that FKB has collected about you;
- Right to data portability (obtain a copy of your data in a portable format);
- Right to opt out of processing for targeted advertising, sale of personal data, or profiling for decisions with legal or similarly significant effects. FKB does not engage in these activities.

Virginia residents may submit rights requests by emailing FKB at privacy@familyknowsbest.net. We will respond within 45 days, with one 45-day extension if needed. If FKB declines your request, you have the right to appeal; instructions for appealing will be provided with any denial.

14.3 Colorado, Connecticut & Texas Residents

Residents of Colorado (CPA), Connecticut (CTDPA), and Texas (TDPSA) have substantially similar rights to those described in Section 14.2 for Virginia residents, including rights to access, correct, delete, and port personal data, and to opt out of sale, targeted advertising, and certain profiling. FKB does not sell personal data or use it for targeted advertising.

Residents of these states may submit rights requests by emailing FKB at privacy@familyknowsbest.net. Requests will be processed within the timeframes required by applicable state law.

14.4 District of Columbia Residents

FKB is incorporated and operated in the District of Columbia. DC residents are covered by general consumer protection principles under DC law. DC residents have all the general privacy rights described in Section 11.

14.5 Future State Law Updates

Privacy legislation is evolving rapidly across the United States. FKB monitors changes to applicable state and federal privacy laws and will update this Policy as required. When material updates are made, we will notify households via the email address associated with their account at least fourteen (14) days before the effective date of any material change.

15. Future Compliance: Minor Cohorts & COPPA

Section Summary: *Before any cohort serving users under 18 launches, FKB will publish a COPPA-compliant Children's Privacy Notice and implement verifiable parental consent. This Policy does not currently govern minor data.*

When FKB launches cohorts serving users under 18 (such as The Bridge, The Rising, and The Playground), the following additional compliance measures will be implemented before any minor's data is collected:

- **COPPA Compliance:** A separate, COPPA-compliant Children's Privacy Notice will be published covering all data collection from users under 13. Verifiable parental consent mechanisms — consistent with FTC guidance — will be implemented before any data is collected from a child under 13.
- **State Minor Privacy Laws:** FKB will implement age-appropriate design requirements under California's Age-Appropriate Design Code (AADC) and other applicable state laws for platforms serving users under 18. This includes privacy-by-default settings and prohibitions on profiling of minors.
- **Data Segregation:** Minor user data will be maintained in logically separate data profiles from adult user data, with distinct retention schedules, access controls, and deletion workflows.
- **Parental Rights:** Parents will have the right to review, correct, and delete their minor child's data at any time, consistent with COPPA and applicable state law. Data collected from minors under 13 will be deleted immediately upon verified parental request, with no retention window.
- **Household Communication Privacy for Minors:** The privacy architecture for minor cohorts will account for the distinction between parental oversight rights (which may differ from the adult YA model) and the minor's own developmental privacy interests. Specific policies will be published with each minor cohort's terms.

16. Updates to This Policy

Section Summary: *We will notify you of material changes at least 14 days before they take effect. Continued use of the Platform constitutes acceptance.*

FKB may update this Privacy Policy from time to time. When we make material changes — including changes to what data we collect, how we use it, or with whom we share it — we will notify households via the email address associated with their account at least fourteen (14) days before the changes take effect. For non-material changes (such as clarifications or corrections), we may update the Policy without advance notice.

The effective date of the current version of this Policy is displayed at the top of the document. Continued use of the Platform after the effective date of any update constitutes your acceptance of the updated Policy. If you do not agree with an updated Policy, you must cancel your account before the effective date.

17. Contact Us

Section Summary: *Questions about this Policy or your privacy rights? Contact FKB at privacy@familyknowsbest.net.*

For questions, concerns, or requests related to this Privacy Policy or your personal data, please contact:

Family Knows Best — Privacy Inquiries
Email: privacy@familyknowsbest.net
In-Platform (when available): Account Settings → Privacy → Submit a Privacy Request
Mail: Dreamcatcher Group LLC, Attn: Privacy, 2490 Market Street NE, Suite 450, Washington, DC 20018

We will respond to all privacy inquiries within 30 days.

Acknowledgment

By checking the acknowledgment box during registration on the FKB Platform, the Household Admin confirms that they have read this Privacy Policy in its entirety and consents to FKB's collection, use, and processing of personal information as described herein. This electronic acknowledgment constitutes a legally binding agreement and is recorded with the Household Admin's user ID, timestamp, and document version at the time of acceptance.

Family Knows Best™ is operated by Dreamcatcher Group LLC, a District of Columbia limited liability company. This Privacy Policy was last updated November 2026.