



HelloWallet Commonly Asked Questions

1. What is HelloWallet?

HelloWallet is the most powerful online, independent financial guidance service in the United States. Members are provided with customized financial plans, 24/7 personal money-management and monitoring, and an individualized bank shopper service, which searches through 130,000 bank products to find better prices. HelloWallet also proactively identifies financial health threats and savings opportunities for members, helping them make sustainable improvements in their financial health and avoid costly financial missteps.

2. Why do I have to pay for HelloWallet when other online financial sites are free?

Many of the free online financial sites have direct relationships with the financial institutions that are listed on their site. They receive fees when their customers sign up for accounts with these financial institutions. HelloWallet is completely independent from banks, credit unions, 401(k) providers, and other financial institutions. This allows us to offer completely unbiased financial guidance to our members. Since we do not accept referral fees from financial institutions, we offer HelloWallet as a subscription-based service.

3. How do I know if my financial institution is supported by HelloWallet?

We provide our members with access to over 10,000 different financial establishments. Once you start the process of linking to your financial institution(s), you will be presented with a drop-down list to select your financial institution(s). If you do not see the name of your financial institution in the list, please contact one of our Community Managers at support@hellowallet.com. Simply provide them with the name of your financial institution and the website address you normally use to access your institution's site. One of our Community Managers will be happy to assist you.

4. How do I know my information is secure with HelloWallet?

*HelloWallet is committed to members' security and privacy. Our executive team and advisory board is composed of seasoned veterans in the online banking and security industries, including former and current executives from RSA Security, Verisign, Charles Schwab, Bank of America, and Cash Edge. As a result, we are able to safely link to thousands of financial institutions using **bank-level security technology and standards (or better)**, including:*

- 24x7 system logging and intrusion monitoring*
- A minimum of 128-bit SSL encryption for all data communications*
- A minimum of 256-bit encryption technology for all user data storage*
- 24x7 physical security at our redundant tier-1 data centers, including highly restricted access via biometric scanners, closed circuit TV monitors, and windowless facilities.*



In addition:

- *HelloWallet is NOT a transaction application, which means that you CANNOT transfer money to and from accounts. It is purely a “read-only” system.*
- *HelloWallet DOES NOT require any identifiable personal information from members when they enroll (ex: Social Security numbers, mailing address, etc)*
- *HelloWallet DOES NOT store any member account information on our servers. Yes, members are required to enter usernames/passwords in order to link financial accounts, but that information is immediately erased and never stored.*

5. Which internet browsers does HelloWallet support?

We support all internet browsers including Internet Explorer, Firefox, Chrome, Opera, and Safari.

6. Does HelloWallet share any user specific account information?

HelloWallet takes its members’ privacy very seriously. We do not share any personally identifiable information with third parties. We may share aggregated information with third parties (ex: partners) for marketing and promotional purposes. However, HelloWallet will never disclose any information that is unique to you without your direct consent.

7. I haven’t been receiving any emails from HelloWallet.

It may be possible that the HelloWallet emails are going to your SPAM folder. Please be sure to add @hellowallet.com to the “safe sender’s list” of your email provider.

8. How can I modify which emails I receive from HelloWallet?

You may opt out of receiving product or promotional emails from HelloWallet. The exception is for messages related to company announcements, policy changes, or administrative items related to your account, including billing, collections, or customer support issues.

9. Does HelloWallet support financial institutions located outside the USA?

At this time, we only support US-based financial institutions.

10. Does HelloWallet keep the user names and password for my financial institutions?

No, HelloWallet does not store any of your account numbers or login information for your financial institution on our servers. HelloWallet utilizes a financial aggregation provider to support the updating of your financial accounts. Our provider securely serves hundreds of financial institutions, including many of the nation’s largest banks.

11. How do I delete my HelloWallet account if I no longer wish to remain a customer?

To delete your account, please contact one of our Community Managers at support@hellowallet.com.

12. Does HelloWallet have a mobile application?

We do not have a mobile application at this time but hope to offer this in the near future.



13. What type of accounts may I add to my HelloWallet account?

We support nearly every type of financial account, including:

- *Savings, Checking, Certificate of Deposit (CD), Money Market*
- *Credit Cards*
- *Investment Accounts*
- *Retirement Accounts*
- *Loans (auto, home, student, personnel)*
- *Insurance*
- *Assets (Home, Automobile, etc.)*

14. Who can I contact if I need assistance with my HelloWallet account?

Please contact one of our Community Managers at support@hellowallet.com or by phone at 888-77-WALLET or 866-55-HELLO. Please try to include as much information as possible when you submit your inquiry as this will help us to address your issue as quickly as possible.