Online Giving Privacy Policy

Effective Date: August 1, 2026

This Privacy Policy ("Policy") describes the personal information collected through the online giving website (the "Site"), which is made available by The Baptist Foundation of Oklahoma, a not-for-profit corporation operating under the trade name WatersEdge Ministry Services ("WatersEdge"), and how that information is used, protected, and disclosed. In this Policy, "we," "us," and "our" refer to WatersEdge. If you have questions or concerns about this Policy, please contact us as set forth below.

We may modify this Policy at any time. All changes will be effective immediately upon posting to the Site. Material changes will be conspicuously posted on the Site or otherwise communicated to you.

If you use the Site, you must comply with our Terms of Use ("Terms") found at https//www.watersedge.com/online-giving-terms.

About WatersEdge and Organizations

WatersEdge provides the technology platform and payment processing services that make the Site available, and processes gifts on a church's or nonprofit organization's ("Organization") behalf via the payment processor, Stripe. An Organization is the ministry or nonprofit to which your gifts are directed, and the Organization uses information collected through the Site to acknowledge, receipt, and steward its relationship with you as a donor. This Policy governs our usage of your information, but not necessarily an Organization's usage.

1. Information We Collect

We may collect information that can be used to identify you ("Personal Information") when you use the Site to make a donation or otherwise interact with the Site (collectively, the "Services"). The Personal Information we collect falls into three categories: (a) information you provide to us; (b) information we collect through automated methods when you use the Services; and (c) information we collect from other sources.

Information we collect may include:

Contact Information, such as your name, mailing address, phone number, and email address.

Giving Account Information, if you create a login to make recurring gifts or view your giving history, such as your username and password.

Gift and Transaction Information, such as the amount, date, frequency, and designated fund of your gift, and your giving history with an Organization. WatersEdge maintains this information as a giving record on the Organization's behalf, reflecting the gifts you have made to an Organization over time. This giving record is separate from, and is not a reconciliation of, Stripe's own transaction and settlement records.

Payment Information. When you make a gift through the Site, our payment processor, Stripe, Inc. ("Stripe"), facilitates the payment. Neither WatersEdge nor an Organization receives or stores your full credit card, debit card, or bank account/ACH number. That information is provided directly to, and held by, Stripe. As part of processing your gift, Stripe is also responsible for identity verification and related compliance checks (commonly known as "Know Your Customer" or KYC

checks) as required by applicable law. WatersEdge and Organizations do receive confirmation of your payment (such as the amount and date) and the contact information you provide. Stripe collects and processes your payment and identity verification information in accordance with its own privacy policy, available at https://stripe.com/privacy, which we encourage you to review.

Electronic Information, such as your IP address, browser type, device identifier, and analytics related to your interactions with the Site.

Communications, such as emails or messages you send us and our responses, if you contact us with a question about your gift or the Site.

You can visit the Site without submitting Personal Information. However, Personal Information is required to make a gift, create a giving account, or otherwise use certain features of the Site.

Data from Other Sources. We may obtain Personal Information about you from third parties, such as our payment processor, and combine it with other Personal Information we have collected about you.

2. How We Use Your Information

We use Personal Information that we collect for the following purposes:

Processing and Receipting Gifts. We use Personal Information to process your gift, provide payment confirmations, generate giving statements, and issue tax receipts.

Donor Communications and Stewardship. An Organization to whom you donate may use your contact and giving information to communicate with you about your giving, acknowledge your gifts, and maintain its relationship with you as a donor.

Service Fulfillment. We use Personal Information to operate the giving account features of the Site, such as saving payment methods for recurring gifts, if you choose to use them.

Site Management and Security. We use Personal Information to maintain, secure, and improve the Site, troubleshoot problems, and perform statistical analysis of Site usage.

Legal and Compliance Purposes. We may use Personal Information to comply with applicable law, respond to legal requests, and protect the rights, property, and safety of WatersEdge, Organizations, and others.

We do not use your giving or payment information to serve you targeted, interest-based advertising. We may use standard web analytics tools (such as Google Analytics) to understand how the Site is used and to improve its functionality; these tools may use cookies as described below.

3. Cookies and Other Tracking Technologies

We may use cookies, web beacons, and similar tracking technologies (collectively, “Cookies”) on the Site to enable the Site to function properly, remember your preferences, and understand how the Site is used. Most browsers automatically accept Cookies, but you can change your browser settings to disable them; disabling Cookies may affect your ability to use certain features of the Site, including making a gift.

4. Retention of Personal Information

We will keep Personal Information for the minimum period necessary to fulfill the purposes described in this Policy, including maintaining accurate giving and tax records, unless a longer retention period is permitted or required by law.

5. How We Disclose Your Personal Information

We may disclose Personal Information to the following categories of parties, in compliance with applicable law:

Between WatersEdge and the Organization. WatersEdge discloses to participating Organizations the contact information, gift amount, gift date, designated fund, and related giving information for each gift made through the Site, so that the Organization may acknowledge, receipt, and maintain its relationship with you as a donor. Once an Organization receives this information, the Organization's use of it is governed by the Organization's own privacy practices, over which we have no control.

Payment Processor. We disclose payment information to Stripe, our third-party payment processor, to facilitate your gift. Stripe's collection and use of your information is also governed by Stripe's own privacy policy, available at https://stripe.com/privacy.

Service Providers. We may disclose Personal Information to vendors that help us host and maintain the Site, send communications on our behalf, or provide similar services.

Employees and Affiliates. We may share Personal Information with our employees and affiliates who have a need to know the information to provide the Services.

Professional Advisors. We may disclose Personal Information to our attorneys, accountants, and other professional advisors.

Government Officials and Law Enforcement. We may disclose Personal Information if we believe in good faith we are legally required to do so, or to protect the rights or safety of WatersEdge, an Organization, or others.

Change in Ownership. In the event of a change of control, merger, sale, or similar transaction involving WatersEdge, we may disclose Personal Information to the parties involved, including for due diligence purposes.

Other. We may disclose Personal Information with third parties when you request or consent to it, or for the purpose for which you provided it to us.

6. Children's Information

The Site is not directed at children under 18 years of age. We do not knowingly collect Personal Information from children under 18. If we learn that a child under 18 has provided us Personal Information, we will make reasonable efforts to delete it. If you believe your child has provided us Personal Information without your consent, please contact us.

7. Data Security

We use commercially reasonable technical and organizational measures to help secure Personal Information against loss, misuse, and unauthorized access, appropriate to the type of Personal Information processed. If a breach of your Personal Information occurs, we will notify you as required under applicable law.

YOU UNDERSTAND THAT NO DATA TRANSMISSION OVER THE INTERNET CANNOT BE GUARANTEED TO BE 100% SECURE. WHILE WE STRIVE TO PROTECT PERSONAL

INFORMATION, WE DO NOT GUARANTEE ITS SECURITY, AND YOU PROVIDE PERSONAL INFORMATION AT YOUR OWN RISK.

8. **Access from Outside the United States**

Our Services are operated in the United States and intended for donors located in the United States. If you access the Site from outside the United States, your Personal Information may be transferred to, stored in, and processed in the United States, and you do so at your own risk.

9. **Third-Party Websites**

The Site may link to websites not controlled by WatersEdge or an Organization. We are not responsible for the privacy practices of those third-party sites. This Policy does not apply to any third-party websites.

10. **Your State Privacy Rights**

Depending on your state of residency, you may have certain rights related to your personal data, including:

- **Access and Data Portability.** You may confirm whether we process your personal data and access a copy of the personal data we process. To the extent feasible and required by state law, depending on your state, data will be provided in a portable format. Depending on your state, you may have the right to receive additional information and it will be included in the response to your access request.
- **Correction.** You may request that we correct inaccuracies in your personal data that we maintain, taking into account the information's nature and processing purpose.
- **Deletion.** You may request that we delete personal data about you that we maintain, subject to certain exception under applicable law.
- **Opt Out of Using Personal Data for Targeted Advertising, Profiling, and Sales.** You may request that we do not use your personal data for these purposes, and we do not currently sell any personal data for marketing, targeted advertising, or otherwise.

Important: The exact scope of these rights vary by state. There are also several exceptions where we may not have an obligation to fulfill your request.

To exercise any of these rights, please email accounting@watersedge.com. To appeal a decision regarding a consumer rights request please email legal@watersedge.com.

11. **Contact Us**

If you have questions or concerns regarding this Policy, contact us at:

WatersEdge Ministry Services
300 Johnny Bench Drive, Suite 200
Oklahoma City, OK 73105
(405) 949-9500
legal@watersedge.com