



LEGAL DOCUMENTS

StashGrade

Privacy Policy and Terms of Service for StashGrade, the financial analytics service for specialty-trade contractors, operated by However We Got Here, LLC.

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About this file

This PDF is generated from the same source files the live site renders, so the wording here matches stashgrade.com/privacy and stashgrade.com/terms exactly. The published web pages remain the operative versions; if they are updated, this file becomes a point-in-time copy.

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Privacy Policy

Effective date: August 23, 2026

This Privacy Policy explains how However We Got Here, LLC ("HWGH," "we," "us") collects, uses, and shares information when you use StashGrade — our website, web application, and related services (the "Service"). StashGrade is a business tool for contractors; it is designed to process your company's business data, not consumer data.

If you have questions, email mike@howeverwegothere.com.

1. Information We Collect

Account information. Name, email address, password (stored as a hash), company name, and role, collected when you sign up.

Unfinished signups. If you enter an email address on the signup form but do not finish creating an account, we keep that address, along with any name or company name you entered and the company name we looked up from your email domain, so we can recognize you if you come back. We do not add these addresses to any mailing list or automated email. You can ask us to delete them at any time by emailing mike@howeverwegothere.com.

Company profile. Information you provide about your business, such as trade/industry, fiscal year, revenue context, and profit goals.

Financial and operational data from Connected Services. When you connect a third-party account such as QuickBooks Online or Jobber, we retrieve data you authorize through that connection — for example invoices, expenses, profit and loss reports, accounts, customers, vendors, jobs, and quotes. We receive this data through the provider's official API after you complete their authorization (OAuth) flow. We store the access tokens needed to maintain the connection.

Payment information. Payments are processed by Stripe. We receive subscription status and limited billing metadata (such as the last four digits of your card). We do not store full card numbers.

Usage and device data. Log data such as IP address, browser type, pages viewed, and actions taken in the Service, used for security, debugging, and product improvement.

Product usage measurement. While you are signed in, we record which page of the Service you opened, how many seconds that page was actually visible to you, which account you were using, and the time — together with a short list of named actions we care about, such as connecting QuickBooks, running an analysis, downloading an export, or opening the subscription page. We use this to see which parts of the product are actually used and which are not. We do **not** record anything you type, anything shown on the page, or any figure from your books. This is our own measurement, stored in our own database; no third-party analytics service is involved. Nothing is recorded from a session where our staff are viewing your account through "Login as." How long we keep it is set out in "Data Retention and Deletion" below.

Website visits by people we already know. If we already know who you are — for example, you have an account, you started signing up, or we emailed you a link — we may recognize your visits to our websites (stashgrade.com and howeverwegothere.com) and note which pages you viewed, so our team knows you are interested and can follow up. This works through a first-party cookie and tagged links in our own emails; it involves no advertising networks and no advertising cookies. We may also use a service that estimates which company an anonymous visitor is from, based on their network address. You can ask us to delete visit records tied to you at any time by emailing mike@howeverwegothere.com.

Identifying business visitors to our marketing site. On our marketing website (stashgrade.com) we use a third-party visitor-identification service, Swan, that attempts to recognize business visitors even if they have never contacted us. It works two ways. Where it can match signals from your visit against identity data held by that provider and its own suppliers (one of which is RB2B), it tells us a person's name, employer, job title, work email address, and professional profile, together with the pages that person viewed. Where it cannot identify a person, it may instead estimate only which company you are visiting from, based on your network address. We use this only to know that a contractor is evaluating StashGrade so a human on our team can follow up; we do not use it for advertising, we do not sell it, and it is never applied to your financial data or to anything inside the signed-in application. This matching relies on the provider's third-party data sources and on your network address rather than on anything you gave us. To opt out, email mike@howeverwegothere.com and we will suppress and delete records tied to you; blocking third-party scripts or using a privacy-focused browser extension prevents the match from being attempted at all.

2. Cookies and Similar Technologies

We use a small number of first-party cookies, all functional — none are used for advertising. They are: a session cookie that keeps you signed in (set through our authentication provider, Supabase); short-lived security cookies that protect the account-connection (OAuth) flows while you link a service like QuickBooks Online; preference cookies that remember which company or business entities you are viewing; if you arrive through a referral link, a cookie recording that referral; and, if you arrive through a link in one of our own emails or fill in the signup form, a cookie that lets us recognize your later visits, as described in "Website visits by people we already know" above; and, if you click one of our "connect your accounting software" buttons, a cookie recording which page and which button that was, kept for 30 days, so we can tell which parts of our site actually help people get started. That last cookie records the page and the button only — no name, no email, nothing about you — and it is set whether or not we already know who you are. We do not use advertising cookies, and we do not use a third-party analytics suite to measure the product. The visitor-identification script described in "Identifying business visitors to our marketing site" above is a third-party script that runs on our marketing pages only and may store its own identifiers in your browser there; it never runs inside the signed-in application. Our anonymous marketing-site **pageview counter** is cookieless: it identifies nothing and sets nothing in your browser.

At checkout, our payment processor Stripe sets its own cookies for payment processing and fraud prevention. Stripe describes them in its privacy policy at stripe.com/privacy.

Most browsers let you block or delete cookies. Blocking the sign-in cookie will prevent the web application from working.

3. How We Use Information

We use the information above to operate the Service: to analyze your business data and generate insights, scores, and reports; to maintain your Connected Service integrations; to process payments and manage subscriptions; to send transactional emails (such as alerts, digests, and account notices); to provide support; to monitor for fraud, abuse, and security issues; and to improve the Service.

AI processing. To generate insights, we send relevant portions of your financial data to our AI provider, Anthropic, through its API. This processing happens on our behalf to provide the Service to you. Under our arrangement with Anthropic, API inputs and outputs are not used to train their models. We send only the data needed for the specific analysis.

Aggregated benchmarks. We may aggregate and de-identify data across many companies to produce industry benchmarks (for example, typical material-cost percentages for fencing contractors). Aggregated data does not identify you or your company. We do not attempt to re-identify anyone from de-identified data, and we publish

benchmarks only when they are aggregated across enough companies that no individual company's data can reasonably be reverse-engineered.

We do not sell your personal information, and we do not use your financial data for advertising.

4. How We Share Information

Service providers. We share information with vendors that process it on our behalf to run the Service: Supabase (database and authentication), Vercel (hosting), Stripe (payments), Anthropic (AI processing), Intuit (QuickBooks Online connection), Jobber and other integration providers you connect, and Resend (transactional email). Each is bound by its own contractual and legal obligations regarding data handling.

Partners — only with your consent. The Service may recommend third-party products or service providers. We do not share your financial data with any partner unless you explicitly consent to that specific sharing.

Legal. We may disclose information if required by law, subpoena, or legal process, or to protect the rights, safety, or property of HWGH, our users, or others.

Business transfers. If HWGH is involved in a merger, acquisition, or sale of assets, information may transfer as part of that transaction. We will notify you of any change in ownership or use of your information.

5. Connected Services and Revoking Access

You control your Connected Service integrations. You can disconnect any integration in the Service settings, or revoke access from the third party's side (for example, in your Intuit account settings). When you disconnect, we stop retrieving new data and delete the stored access tokens. Data already retrieved remains in your account until you delete it or your account, as described below.

6. Security

We take security seriously because the Service holds financial data. Measures include encryption of data in transit and at rest, tenant isolation enforced at the database level (row-level security) so one company cannot access another's data, restricted server-side handling of credentials and tokens, and least-privilege access controls. No system is perfectly secure; if we learn of a breach affecting your data, we will notify you without undue delay, and within the timelines Colorado law requires.

7. Data Retention and Deletion

We keep your information while your account is active. If you delete your account, or ask us to at mike@howeverwegothere.com, we will delete your account information and Customer Data within 30 days, except where we must retain records for legal, tax, or accounting compliance, and except for residual copies in encrypted backups, which expire on a rolling basis. Aggregated, de-identified data may be retained.

Product usage measurement has its own, shorter schedule, and it runs automatically rather than on request:

- The **visit-by-visit record** — one row per page opened, with its timestamp — is deleted after **90 days**.
- A **daily summary** per person (pages opened and active time that day) is kept for **13 months**, which is what lets us compare a month to the same month a year earlier.
- After that, only a **monthly total** per person remains — pages opened, active time, and how many days they were active. It carries no record of individual visits and we keep it indefinitely.

Deleting your account removes this along with everything else.

8. Your Choices and Rights

You can access and update your account and company profile in the Service settings, disconnect integrations at any time, export your data by contacting us, opt out of non-essential emails using the unsubscribe link, and delete your account.

To exercise any right, email mike@howeverwegothere.com. We will respond within the time required by applicable law and may need to verify your identity first. We will not discriminate against you for exercising privacy rights.

Universal opt-out signals. We honor opt-out preference signals such as Global Privacy Control (GPC) where the law requires it. Because we do not sell personal information or use it for targeted advertising, there is generally no sale or targeted advertising to opt out of.

9. State Privacy Rights

If you are a resident of a state with a comprehensive privacy law (such as Colorado, Virginia, Connecticut, Texas, or California), you may have the right to know what personal information we collect, use, and disclose; access a copy of it; correct inaccurate information; delete personal information; and opt out of the sale or sharing of personal information and of targeted advertising.

For clarity: we do not sell personal information, we do not share personal information for cross-context behavioral advertising, and we do not use sensitive personal information for purposes requiring an opt-out under the CCPA/CPRA.

The categories of personal information we collect are described in Section 1: identifiers (name, email, IP address), commercial information (subscription and billing metadata), professional information (company, role), financial data you connect, and internet activity (usage logs). We collect it from you and from the Connected Services you authorize, for the business purposes in Section 3, and disclose it to the service providers in Section 4.

Appeals. We respond to privacy rights requests within 45 days (extendable once by a further 45 days where the law allows; we will tell you if we need the extension). If we decline to act on your request and you are a resident of a state whose privacy law provides an appeal right — including Colorado, Virginia, and Connecticut — you may appeal by replying to our decision or emailing mike@howeverwegothere.com with "Privacy appeal" in the subject line. We will decide your appeal within 60 days and explain our reasons. If we deny your appeal and you are a Colorado resident, you may contact the Colorado Attorney General at coag.gov.

California residents may also designate an authorized agent to make requests on their behalf. Contact mike@howeverwegothere.com to exercise any of these rights.

10. Children

The Service is for business use by adults. It is not directed to anyone under 18, and we do not knowingly collect personal information from children. If you believe a child has provided us personal information, contact us and we will delete it.

11. Data Location

The Service is operated from the United States, and information is stored and processed in the United States. If you use the Service from outside the U.S., you understand your information will be transferred to and processed in the U.S.

12. Changes to This Policy

We may update this Privacy Policy from time to time. If we make a material change, we will notify you by email or in the Service before the change takes effect. The effective date at the top shows when it was last revised.

13. Contact

However We Got Here, LLC
1500 N Grant St, STE R, Denver, CO 80203, USA
Email: mike@howeverwegothere.com

Terms of Service

Effective date: August 20, 2026

These Terms of Service ("Terms") are an agreement between you and However We Got Here, LLC, a Colorado limited liability company ("HWGH," "we," "us"). They govern your use of StashGrade, including the website, web application, APIs, and related services (together, the "Service").

By creating an account or using the Service, you agree to these Terms. If you are using the Service on behalf of a company, you represent that you have authority to bind that company, and "you" means that company.

1. What StashGrade Does

StashGrade is a financial analytics tool for specialty-trade contractors. You connect your business systems — such as QuickBooks Online or other accounting and operations software — and the Service analyzes that data to surface information about margins, costs, and business performance, including analysis generated by artificial intelligence.

2. Not Financial, Tax, or Legal Advice

The Service provides informational analysis of your business data. **It does not provide financial, investment, tax, accounting, or legal advice.** Outputs from the Service, including AI-generated insights, scores, benchmarks, forecasts, and recommendations, are for informational purposes only. They are not a substitute for the judgment of a qualified accountant, financial advisor, tax professional, or attorney. You are solely responsible for decisions you make about your business, and you should consult a qualified professional before acting on anything the Service shows you.

3. AI-Generated Content

Parts of the Service use large language models and other automated systems to analyze your data and generate text. AI-generated output can be incomplete, inaccurate, or wrong, even when it sounds confident. The Service may mislabel a transaction, misread a trend, or draw an incorrect conclusion from your books. Verify any output against your own records before relying on it. We do not guarantee the accuracy, completeness, or usefulness of any AI-generated content.

4. Eligibility and Accounts

You must be at least 18 years old and use the Service only for business purposes. The Service is not offered for personal, family, or household use.

When you create an account you agree to provide accurate information and keep it current, keep your login credentials confidential, and accept responsibility for all activity under your account. Notify us promptly at mike@howeverwegothere.com if you suspect unauthorized access.

5. Connected Accounts and Third-Party Services

The Service works by connecting to third-party systems you authorize, such as QuickBooks Online (Intuit), Jobber, and payment or payroll providers ("Connected Services").

When you connect a Connected Service, you authorize us to access and retrieve data from it on your behalf, under the permissions granted during the connection flow. You represent that you have the right to connect that account

and share its data with us — for example, that you are an authorized user of your company's QuickBooks Online account.

You can disconnect a Connected Service at any time from within the Service or from the third party's own settings. Disconnecting stops new data retrieval and revokes our access tokens.

Connected Services are operated by third parties under their own terms and privacy policies. We do not control them and are not responsible for their availability, accuracy, or conduct. The quality of our analysis depends on the quality and completeness of the data in your Connected Services.

6. Subscriptions, Billing, and Free Tier

Plans. The Service offers a free tier with usage limits and paid subscription plans. Current plans, prices, and limits are listed on our pricing page. We may change prices or plan features prospectively. If a price change affects your paid subscription, we will notify you by email at least thirty (30) days before it applies, and the new price takes effect at your first renewal after that notice period. If you do not agree to a price change, cancel before it takes effect and the old price applies through the end of your paid period.

Billing and automatic renewal. Paid subscriptions renew automatically at the end of each billing period and are billed in advance on a recurring basis through Stripe, our payment processor. By subscribing, you authorize recurring charges to your payment method until you cancel.

Cancellation. You can cancel at any time through the billing portal in the Service. Cancellation takes effect at the end of the current billing period. Except where required by law, fees are non-refundable, including for partial periods.

Usage limits. Free and paid plans include usage limits (for example, a number of analyses per month). We may throttle or pause features when limits are reached.

Taxes. Fees exclude taxes. You are responsible for any applicable sales, use, or similar taxes.

7. Partner Recommendations

The Service may recommend third-party software, tools, or service providers that may fit your business ("Partners"). We may receive referral fees or other compensation when you purchase from a Partner we recommend. Partner recommendations are not endorsements or guarantees. Your relationship with a Partner is solely between you and them, under their terms. We do not share your financial data with a Partner unless you give explicit consent.

8. Your Data

You own your data. As between you and us, you retain all rights to the business and financial data you submit or connect to the Service ("Customer Data").

License to operate the Service. You grant us a license to host, process, transmit, and display Customer Data as needed to provide the Service to you, including sending relevant portions of Customer Data to our service providers — such as our AI providers, including Anthropic — for processing on our behalf. Under our agreement with Anthropic, data we submit through its API and the outputs it returns are not used to train Anthropic's models.

Outputs. As between you and us, you own the reports, insights, scores, and other content the Service generates from your Customer Data ("Outputs"), excluding the software, models, prompts, benchmark data, and other Service components used to produce them. Because Outputs are generated by automated systems from patterns common across businesses, the Service may generate the same or similar outputs for other customers, and these Terms do not restrict that.

Aggregated data. We may create and use data that is aggregated and de-identified so that it does not identify you or your company — for example, industry margin benchmarks across many contractors. Aggregated, de-identified data is not Customer Data, and we may use it to improve and operate the Service. We commit to two limits: we will not attempt to re-identify any person or company from de-identified data, and we publish a benchmark only when it is aggregated across enough companies that no individual company's data can reasonably be reverse-engineered from it.

Your responsibilities. You are responsible for the accuracy and legality of Customer Data and for having the rights needed to provide it to us.

9. Acceptable Use

You agree not to: use the Service to violate any law; access another customer's data or attempt to bypass tenant isolation or other security controls; probe, scan, or test the vulnerability of the Service without written permission; reverse engineer, scrape, or copy the Service or its outputs to build a competing product; resell or sublicense the Service without our written agreement; use the Service to send spam or malicious code; or exceed or circumvent usage limits or rate limits.

We may suspend or terminate accounts that violate this section.

10. Intellectual Property

We own the Service, including its software, design, models, prompts, scores, and branding. These Terms do not grant you any rights to our intellectual property except the limited right to use the Service while these Terms are in effect. Feedback you give us about the Service may be used by us without obligation to you.

11. Termination

You may stop using the Service and delete your account at any time. We may suspend or terminate your access if you materially breach these Terms, if required by law, or if we discontinue the Service (with reasonable notice where practicable). Upon termination, your right to use the Service ends, and we will delete or de-identify Customer Data as described in our Privacy Policy. Sections that by their nature should survive termination (including Sections 2, 3, 8, 10, 12–15, and 22) survive.

12. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE." TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND ANY WARRANTY ARISING FROM COURSE OF DEALING OR USAGE OF TRADE. WE DO NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR THAT ITS OUTPUTS WILL BE ACCURATE OR COMPLETE.

13. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW: (a) NEITHER PARTY WILL BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, OR DATA, EVEN IF ADVISED OF THE POSSIBILITY; AND (b) OUR TOTAL LIABILITY ARISING OUT OF OR RELATING TO THE SERVICE WILL NOT EXCEED THE GREATER OF THE AMOUNTS YOU PAID US IN THE TWELVE (12) MONTHS BEFORE THE CLAIM AROSE OR ONE HUNDRED U.S. DOLLARS (\$100). THESE LIMITS DO NOT APPLY TO YOUR PAYMENT OBLIGATIONS, YOUR BREACH OF SECTION 9, OR LIABILITY THAT CANNOT BE LIMITED UNDER APPLICABLE LAW. NOTHING IN THIS SECTION LIMITS LIABILITY FOR A PARTY'S GROSS NEGLIGENCE, WILLFUL MISCONDUCT, OR FRAUD.

14. Indemnification

You will defend and indemnify us against third-party claims arising from your Customer Data, your use of the Service in violation of these Terms, or your violation of law, including reasonable attorneys' fees.

15. Governing Law and Disputes

These Terms are governed by the laws of the State of Colorado, without regard to conflict-of-laws rules. Before filing a claim, each party agrees to try to resolve the dispute informally by contacting the other (for us: mike@howeverwegothere.com) and allowing 30 days for a response. Any dispute that cannot be resolved informally will be brought exclusively in the state or federal courts located in Colorado, and both parties consent to personal jurisdiction and venue there. Each party waives any right to a jury trial to the extent permitted by law.

16. Changes to These Terms

We may update these Terms from time to time. Changes apply prospectively only, and the version of these Terms you most recently accepted continues to govern until a newer version takes effect for you as described in this section.

If we make a material change, we will notify you at least thirty (30) days before it takes effect for you, by email and by a notice in the Service, and we will ask you to accept the updated Terms in the Service. Continued use alone is not acceptance of a material change. For paid subscriptions, a material change takes effect no earlier than your first renewal after the notice period. If you do not accept a material change, you may cancel; the version you accepted continues to govern through the end of your current paid period.

Changes that are not material — such as clarifications, corrections, or new provisions that do not reduce your rights — may take effect when posted, with the effective date at the top updated.

17. Beta Features

We may offer features identified as beta, preview, pilot, early access, or similar ("Beta Features"). Beta Features are offered for evaluation: they may not work correctly, may change without notice, and may be withdrawn at any time. Notwithstanding anything else in these Terms, Beta Features are provided "AS IS" and "AS AVAILABLE," are excluded from any warranties and any support commitments, and we may suspend or end access to a Beta Feature at any time without liability.

18. Publicity

You grant us the right to use your company's name and logo to identify you as a customer on our website and in our marketing materials. You may opt out at any time by emailing mike@howeverwegothere.com, and we will stop new uses promptly. We will not publish a quote, case study, or any detail about your business beyond your name and logo without your prior consent.

19. Export Controls and Sanctions

You represent that neither you nor your company is located or organized in any country or territory subject to comprehensive U.S. sanctions, or listed on any U.S. government restricted-party list, including the U.S. Treasury Department's Specially Designated Nationals list. You agree to use the Service in compliance with applicable U.S. export control and sanctions laws.

20. Force Majeure

Neither party is liable for delay or failure to perform (other than payment obligations) caused by events beyond its reasonable control, including natural disasters, war, terrorism, labor disputes, internet or utility failures, government action, and failures or outages of the third-party services the Service depends on — including cloud hosting and infrastructure providers, Intuit/QuickBooks Online and other Connected Service APIs, payment processing, and AI providers. Affected obligations are suspended for the duration of the event, and timelines extend accordingly.

21. Copyright Complaints

We respect intellectual property rights and expect the same of our users. If you believe material available through the Service infringes your copyright, send a notice satisfying the Digital Millennium Copyright Act (17 U.S.C. § 512(c)(3)) to our designated agent:

Designated Agent: Registered Agents, Inc.
However We Got Here, LLC
1500 N Grant St, STE R, Denver, CO 80203, USA
Phone: (720) 334-8479
Email: info@stashgrade.com

Our designated agent is also on file with the U.S. Copyright Office in its Directory of Designated Agents. We will respond to valid notices, including by removing or disabling access to the identified material where appropriate, and we terminate the accounts of repeat infringers in appropriate circumstances.

22. General

Service addenda. Some offerings are governed by additional terms that supplement these Terms, such as the Bookkeeping Services Addendum (available at stashgrade.com/terms/bookkeeping), which applies when you purchase a bookkeeping service package. An addendum controls over these Terms for the offering it covers.

These Terms, together with our Privacy Policy, any applicable service addenda, and any order or plan details you accept in the Service, are the entire agreement between you and us about the Service. If any provision is unenforceable, the rest remain in effect. We may assign these Terms in connection with a merger, acquisition, or sale of assets; you may not assign them without our consent. Our failure to enforce a provision is not a waiver. Notices to us must be sent to mike@howeverwegothere.com.

23. Contact

However We Got Here, LLC
1500 N Grant St, STE R, Denver, CO 80203, USA
Email: mike@howeverwegothere.com