

Hope For Opelousas — Data Retention and Disposal Policy

Applies to: the HFO Staff Portal (<https://staff.hopeforopelousas.org>), including its bank-connection feature built on Plaid.

Owner: Executive Director, Hope For Opelousas

Effective: September 22, 2026 · **Review:** annually each September, or whenever the portal's data handling changes.

1. Purpose and scope

Hope For Opelousas ("HFO") is a nonprofit serving children in Opelousas, Louisiana. The Staff Portal is an internal application used only by HFO employees and directors. This policy states what data the portal keeps, for how long, and how it is disposed of. It applies to all data stored by the portal, with specific rules for financial data obtained through Plaid.

2. Who the data belongs to

The only bank accounts connected through Plaid are HFO's own organizational accounts and the organization-issued cards used by HFO directors for program spending. No member of the public, donor, student, or parent connects a financial account to the portal. Each director connects their own card themselves, through Plaid Link, and can disconnect it at any time.

3. What financial data is kept

Data	Purpose	Retained
Plaid access token (encrypted at rest, AES-256-GCM)	Retrieve transactions for the linked account	Until the account is disconnected, then deleted immediately
Transaction records (date, merchant description, amount, Plaid	Match each charge to a receipt and record it against the program budget	Current calendar budget year plus the six prior years (seven years total), to meet

transaction ID, pending/pos ted status)	nonprofit financial record-keeping requirements
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Account metadata (institution name, account mask)	Show staff which account is connected	Until disconnected
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Receipts and expense records attach to transactions	Budget reporting and audit	Seven years
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The portal does not store bank login credentials at any time. Authentication to the bank happens inside Plaid Link; HFO never sees or stores usernames or passwords.

The portal requests only the Plaid Transactions product. It does not request balances, identity, assets, liabilities, or investment data.

4. Other data in the portal

Staff accounts, time-clock records, student attendance and program records are retained while the person is active with HFO and for seven years after, consistent with employment and grant-reporting obligations. Student photos are removed when a student is removed from the roster.

5. Disposal

- **Disconnecting a bank** (available to any admin on the Bank page) deletes the Plaid access token from the database immediately and revokes HFO's access at Plaid. Transactions already recorded stay for the retention period in Section 3 because they are part of the financial record.
- **Transactions Plaid reports as removed** (for example a reversed pending charge) are deleted from the portal on the next sync unless staff had already matched them to a receipt.
- **Expired records** are deleted by the Executive Director or a designated admin during the annual review, once they pass the retention period.
- **Backups** are encrypted (AES-256) and kept on a 30-day rolling window; a backup copy older than 30 days is deleted automatically. Data deleted from the portal is therefore gone from all backups within 30 days.
- **Deletion on request:** a director may ask the Executive Director to remove their connected account at any time; this is completed within 5 business days.

6. Security of retained data

The portal runs on a single dedicated server. Plaid access tokens are encrypted at rest, all traffic uses TLS, access limited to named staff logins with role-based permissions, and an audit log of every change to financial records. Security updates are applied automatically daily.

7. Review

The Executive Director reviews this policy annually and after any change to what the portal collects. Changes are recorded with the date in the "Effective" line above.