# FACTS WHAT DOES METABANK DO WITH YOUR PERSONAL INFORMATION?

| | |
|---|---|
| **Why?** | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| **What?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br>• Social Security number and Income<br>• Account balances and Transaction history<br>• Credit history and Assets<br>When you are *no longer* our customer, we continue to share your information as described in this notice. |
| **How?** | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MetaBank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does MetaBank share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes** – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| **For our marketing purposes** - to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | Yes | No |
| **For our affiliates' everyday business purposes**- Information about your transactions and experiences | No | We do not share |
| **For our affiliates' everyday business purposes**- Information about your creditworthiness | No | We do not share |
| **For our affiliates to market to you** | No | We do not share |
| **For nonaffiliates to market to you** | No | We do not share |

| | |
|---|---|
| **Questions?** | Go to www.metabank.com. |

**Page 2**

## Who we are

| | |
|---|---|
| **Who is providing this notice?** | This privacy policy is provided by MetaBank and applies to MetaBank products and services. |

## What we do

| | |
|---|---|
| **How does MetaBank protect my personal information?** | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| **How does MetaBank collect my personal information?** | We collect your personal information, for example when you<br>• Open an account or Apply for a loan<br>• Make deposits or withdrawals from your account or Provide account information<br>• Make a wire transfer<br>We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>• Sharing for affiliates' everyday business purposes – information about your creditworthiness<br>• Affiliates from using your information to market to you<br>• Sharing for nonaffiliates to market to you<br>State law and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.] |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>• *MetaBank does not share with our affiliates.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>• *MetaBank does not share with nonaffiliates so they can market to you.* |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>• *Our joint marketing partner(s) include nonaffiliated financial companies that we may partner with to jointly market financial products or services to you.* |

## Other important information

**Special Notice for State Residents**

Residents of California or Vermont: We will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent.

Residents of Nevada: We are providing this notice pursuant to Nevada law.