

**FACTS****WHAT DOES CRESTMARK 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. The information may include:

- Social Security number and Income
- Credit history
- Account balances and Transaction history
- Assets

**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 Crestmark chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call us toll-free at 1-888-999-6088 or go to <https://www.crestmark.com>

**Who We Are****Who is providing this notice?**

CRESTMARK, a division of MetaBank<sup>®</sup>, N.A.

**What We Do**

<p><b>How does Crestmark protect my personal information?</b></p>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p><b>How does Crestmark collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> </ul> <p>The information may include:</p> <ul style="list-style-type: none"> <li>● Information we receive from you on applications or other forms</li> <li>● Information about your transactions with us</li> <li>● Information we receive from a customer reporting agency</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● Affiliates from using your information to market to you</li> <li>● Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Crestmark does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Crestmark may jointly market with financial companies to offer products and services to you.</i> <ul style="list-style-type: none"> <li>● The information provided may include name, address, and phone number</li> </ul> </li> </ul>

**Other Important Information**

**Former Customers:** If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.