

April 1, 2020

Notice of Collection of Personal Information

Under the California Consumer Privacy Act (“CCPA”), as a California resident (“you” or “your”), you have the right to know the following categories of personal information that MetaBank®, National Association, and its divisions, including, without limitation, Crestmark, Crestmark Equipment Finance, and Crestmark Vendor Finance (“we” or “us”) collects about consumers. You also have the right to know the business or commercial purposes for which we collect this personal information. The following table sets forth the categories of personal information we collect and how we use the information.

Categories of Personal Information We Have Collected About Consumers	The Business or Commercial Purpose(s) for Which the Information is Used
<p>Identifiers. This may include a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.</p>	<p>We collect a small segment of identifiers from visitors who submit inquiries. That information is used only to answer their inquiry.</p> <p>Any more extensive consumer information would be collected and shared internally from inquiries for financing.</p> <p>For incoming financing prospects, we may use name, physical address, and email address for future marketing.</p>
<p>Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)). This may include a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.</p>	<p>We collect a small segment of identifiers from visitors who submit inquiries. That information is used only to answer their inquiry. Any more extensive consumer information would be collected and shared internally from inquiries for financing.</p>
<p>Characteristics of Protected Classification under California or Federal Law. This may include age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).</p>	<p>In some cases, this information may be available as anonymized data in our web traffic analytics. However, the data is not used.</p>

Categories of Personal Information We Have Collected About Consumers	The Business or Commercial Purpose(s) for Which the Information is Used
Commercial information. This may include records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	In the rare instance this is provided, the info would be collected and shared internally from inquiries for financing which would fall under GLBA.
Biometric information. This may include genetic, physiological, biological, or behavioral characteristics that can be used, singly or in combination with each other or with other identifying data, to establish your identity, including deoxyribonucleic acid (DNA), fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	N/A
Internet or other similar network activity. This may include browsing history, search history, or information on a consumer's interaction with a website, application, or advertisement.	This information is anonymized to us, but behind the scenes is used for the website to load more quickly for repeat visitors, and remarketing.
Geolocation data. This may include physical location or movements.	N/A (other than locations provided by visitors requesting financing)
Sensory data. This may include audio, electronic, visual, thermal, olfactory, or similar information.	N/A
Professional or employment-related information. This may include current or past job history or performance evaluations.	In the rare instance we receive a general inquiry for a job opening, they are only shared internally with HR.
Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)). This may include education records directly related to a student maintained by an educational institution or party acting on its behalf, such as report cards, transcripts, class lists, student schedules, student identification codes, student financial information, and student disciplinary records.	N/A
Inferences drawn from other personal information. This may include information, data, assumptions, or conclusions derived from facts, evidence, or another source of information or data reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.	N/A

We will not use your personal information for any purpose materially different than those listed above. If we will use your personal information for a purpose materially different than what is listed above, we will notify you of the new use and obtain your explicit consent for the new use. If we intend to collect

additional categories of personal information not disclosed above, we will provide you with a new notice at collection.

Note that we do not and will not sell your personal information and we do not collect the personal information of minors under the age of 16.

As noted in our CCPA privacy policy, the CCPA does not apply to certain information we collect such as certain personal information covered by or collected under industry-specific privacy laws including, but not limited to, the Health Insurance Portability and Accountability Act of 1996, the California Confidentiality of Medical Information Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the California Financial Information Privacy Act, and the Driver's Privacy Protection Act of 1994. Please click [here](#) for a copy of our GLBA policy.

There are additional exemptions that apply to certain personal information we collect from job applicants, employees, etc., and from transactions with other entities.

If you have any questions, please click [here](#) to visit our California Privacy Policy or contact us at:

Phone: 833-898-0023

Email: privacy@metabank.com