

FACTS

WHAT DOES 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:

- Social Security number and **Income**
- **Account Balance** and **transaction history**
- **Payment history** and **Checking Account Information**

How?

All financial companies need to share **customer** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer** personal information; the reasons **Priyo** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Priyo 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	No

To limit our sharing

- Call **408-409-4094**—our menu will prompt you through your choice(s) **or**
- Visit us online: **priyo.com**

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **408-409-4094** or go to **priyo.com**

Who we are

Who is providing this notice?

Priyo Inc.

What we do

How does **Priyo** 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.

We restrict access to your personal information to our employees who need to know that information to provide your products and services.

How does **Priyo** collect my personal information?

We collect your personal information, for example, when you

- Open an account or debit money
- Pay your bills or Use your Priyo Card
- Provide Account Information or Request to transfer funds.

We also collect your personal information from others, such as credit bureaus, affiliates and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

It will limit their information too.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include an affiliated retailer and an affiliated financial company

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- It includes tax preparation companies, insurance companies, direct marketing companies and banks.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Financial Service companies, such as banks, insurance providers, investment companies, securities broker-dealers and credit card

Other important information

Call Monitoring and Recording: If you communicate with us by telephone, we may monitor or record the call.

Rights Under State Law: You may have privacy rights under various state laws. We will comply with these laws to the extent they apply.

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.