

FACTS

WHAT DOES QORBIS 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:

- SSN or ITIN
- Occupation and/or Salary Information
- Account Balances
- Account and Transaction History
- Deposit/Loan Account Information

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

| Reasons we can share your personal information | Does Qorbis 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. | 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 to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | Yes |

To limit our sharing

- Visit us online: www.qorbis.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?

- Email us at support@qorbis.com

Who we are**Who is providing this notice?****Qorbis****What we do****How does Qorbis 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 Qorbis collect my personal information?

We collect your personal information, for example, when you

- Apply for services or account.
- Provide Account Information
- Apply for a Loan
- Use your debit card.
- Deposit Money
- Pay a Bill

We also collect your personal information from third parties (such as platforms, affiliates, and Financial Institutions we partner with).

Why can't I limit all sharing?

Federal law gives you the right to limit only.

- 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?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

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

- Qorbis and its subsidiaries and affiliates

Nonaffiliates

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

- Nonaffiliates, we share with can include service providers, data processors, retailers, financial services companies.

Joint marketing

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

- Our joint marketing partners include financial service providers and financial institutions.

Other important information

FOR VERMONT RESIDENTS: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account.

FOR CALIFORNIA RESIDENTS: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. We will limit sharing among our companies to the extent required by California law.

FOR NEVADA RESIDENTS: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by writing to us at 1000 N West Street, Suite 1200, Wilmington, DE 19801 Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protections, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, phone number (702) 486-3132, email BCPINFO@ag.state.nv.us.

State laws may also provide you with specific privacy protections. We will comply with applicable state laws with respect to our use of your information.