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| **FACTS** | **What do PATHWARD financial, inc. and PATHWARD, National Association do with your personal information?** |
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| **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. |
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| **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 balances and transaction history * Credit history and assets   When you are *no longer* our customer, we continue to share your information as described in this notice. |
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| **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 Pathward Financial, Inc. andPathward, National Association choose to share; and whether you can limit this sharing. |

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| **Reasons we can share your personal information** | **Does Pathward 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 |

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| **Questions?** | Call 833-898-0023 or go to www.pathwardprivacypolicy.com |

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| **Who we are** |  |
| **Who is providing this notice?** | Pathward Financial, Inc., and Pathward, National Association (together, “Pathward”). |

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| **What we do** |  |
| **How does Pathward 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 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 |
| **How does Pathward collect my personal information?** | We collect your personal information, for example, when you   * Open an account or apply for a loan * Make deposits or withdrawals from your account or   provide account information   * Make a wire transfer   We also 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   * 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. |

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| **Definitions** |  |
| **Afﬁliates** | Companies related by common ownership or control. They can be ﬁnancial and nonﬁnancial companies.   * *Pathward does not share with affiliates.* |
| **Nonafﬁliates** | Companies not related by common ownership or control. They can be ﬁnancial and nonﬁnancial companies.   * *Pathward 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.   * *Our joint marketing partner(s) include nonaffiliated financial companies that we may partner with to jointly market financial products or services to you.* |

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| **Other important information** |
| **For California and Vermont Residents**: We will not share personal information we collect about you with affiliated and nonaffiliated third parties, except as permitted by law, including, for example, for our own marketing purposes, our everyday business purposes, or with your consent.  **For Vermont Residents**: We will not share your credit information or information about your creditworthiness, transactions, or experience, other than as permitted by Vermont law, unless you authorize us to make those disclosures.  **For Nevada Residents**: We are providing you this notice under state law. You may be placed on our internal Do Not Call List by contacting the Privacy Department and requesting an Opt Out of Marketing. If you would like more information about our telemarketing practices and the Nevada Law, you may contact us at Pathward, N.A., Attn: Privacy Department, 5501 S. Broadband Lane, Sioux Falls, South Dakota 57108, and phone number: 833-898-0023. For more information on this law, you may contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone number: 702.486.3132; email: aginfo@ag.nv.gov. |