

**FACTS****WHAT DOES PATHWARD, NATIONAL ASSOCIATION, DO WITH YOUR PERSONAL INFORMATION?**

The terms of this Privacy Policy only apply to you if you open an account or use our prepaid debit card or related products or services.

**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 account balances
- Payment history and account transactions
- Transaction history and purchase history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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, N.A., chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pathward, N.A., 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 do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call: **1-800-273-0583** – our menu will prompt you through your choice(s) or
- Mail the form below

**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 **1-800-273-0583**

**Mail-in Form**

	<input checked="" type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	<b>Name:</b>	
	<b>Address</b>	
	<b>City, State, ZIP:</b>	
	<b>Last 4 numbers of card account:</b>	
<b>Mail Opt-Out to:</b>	Pathward, N.A. Privacy Choice P.O. Box 2136 Austin, TX 78768-2136	

**Who we are**

<b>Who is providing this notice?</b>	This privacy policy is provided by Pathward, N.A., and applies to our customers who open an account or use our prepaid debit card or related products and services managed by Netspend Corporation.
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**What we do**

<b>How does Pathward, N.A., protect my personal information?</b>	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.
<b>How does Pathward, N.A., collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or register your card</li> <li>▪ Make a purchase or other transaction</li> <li>▪ Provide us card or account information or give us your income information</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Pathward, N.A., has no affiliates with which it shares your personal information.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include direct marketing companies.</i></li> </ul>
<b>Joint Marketing</b>	<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>We may partner with nonaffiliated financial companies to jointly market financial products or services to you.</i></li> </ul>

**Other important information**

If you are a resident of California or Vermont, we will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law.