

FACTS

WHAT DOES POWERPAY 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, income, and assets
- Account balances and payment history
- Credit history and credit scores
- Name, address, and employment 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 PowerPay chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PowerPay share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account, 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	No	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	No	No
For our affiliates to market to you	No	No
For our nonaffiliates to market to you	Yes	Yes

To Limit our sharing

- 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 a 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 866-615-4339 or go to www.getpowerpay.com

Mail-in Form

Leave Blank OR

[If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me]

Mark any/all you want to limit:

Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

PowerPay

PO Box 62426

King of Prussia, PA 19406

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Who we are	
Who is providing this notice?	Powerpay, LLC (PowerPay)
What we do	
How does PowerPay 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 PowerPay collect my information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for an extension of credit ▪ Talk with a customer service representative ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes —information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>PowerPay does not share information with non-affiliates</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>PowerPay does not jointly market.</i>