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FACTS What does Yieldz 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 balances and transaction history • assets and purchase history
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 Yieldz chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Yieldz 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
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	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Go to www.yieldz.net/privacy-choices

What we do	**How does Yieldz 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 encrypt data in transit and at rest and require multi-factor authentication to access accounts. **How does Yieldz collect my personal information?** We collect your personal information, for example, when you • open an account • give us your contact information • show your government-issued ID • provide account information • make deposits or withdrawals from your account We also collect your personal information from 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.

Definitions	**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with a Yieldz name.* **Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Yieldz 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. • *Yieldz doesn't jointly market.*

Other important information	**California and Vermont.** We will not share personal information about you with nonaffiliated third parties except as permitted by law, such as with your consent or to service your account. We will limit sharing among our companies to the extent required by applicable state law. We will not share information about your creditworthiness with our affiliates without your authorization.