

FACTS	WHAT DOES PATHWARD®, NATIONAL ASSOCIATION, 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and Income• Account balances and Transaction history• Credit history and Assets <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																									
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.																									
<table><tr><th>Reasons we can share your personal information</th><th>Does Pathward, N.A., share?</th><th>Can you limit this sharing?</th></tr><tr><td>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</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes – to offer our products and services to you</td><td>Yes</td><td>No</td></tr><tr><td>For joint marketing with other financial companies</td><td>Yes</td><td>No</td></tr><tr><td>For our affiliates' everyday business purposes – information about your transactions and experiences</td><td>No</td><td>We do not share</td></tr><tr><td>For our affiliates' everyday business purposes – information about your creditworthiness</td><td>No</td><td>We do not share</td></tr><tr><td>For our affiliates to market to you</td><td>No</td><td>We do not share</td></tr><tr><td>For nonaffiliates to market to you</td><td>Yes</td><td>Yes</td></tr></table>			Reasons we can share your personal information	Does Pathward, N.A., 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	Yes	Yes
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To limit our sharing	<ul style="list-style-type: none">▪ Visit us online: dashboard.premium.card.com/account-settings/security-and-privacy and set your privacy sharing preferences to opt out <p>Please note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>																									
Questions?	Call (844) 227-3602 or go to dashboard.premium.card.com .																									

Who we are

Who is providing this notice?

Pathward, N.A., is the **issuing bank** for the CARD Premium Bank Account by Pathward. It's a **regulated financial institution** bound by federal banking laws. This privacy policy is provided by Pathward, N.A., and applies to Pathward products and services.

What we do

How does Pathward, N.A., 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 also limit access to information to those employees for whom access is necessary.

How does Pathward, N.A., 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 may 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 law 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.

- *Pathward, N.A., has no affiliates with which it shares your personal information*

Nonaffiliates

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

- *Nonaffiliates we share with can include account servicers, marketers, or distributors; banks; and other nonaffiliated financial companies.*

Joint Marketing

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

- *Our joint marketing partner(s) include tax preparation companies, prepaid program managers or distributors, banks, and other nonaffiliated financial companies.*

Other important information

California or 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.