

FACTS

WHAT DOES BALANCE 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
- Credit scores and credit history
- Account balances, payment history, and transaction 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 non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons BALANCE chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does BALANCE 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 | No | We don't share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We don't share |
| 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?

Call 888.456.2227 or go to www.balancepro.org

Who we are

Who is providing this notice?

BALANCE

What we do

How does **BALANCE** 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 **BALANCE** collect my personal information?

We collect your personal information, for example, when you

- give us your contact information
- give us your income information
- provide account information
- provide your mortgage information
- tell us about your investment or retirement portfolio

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 information on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *BALANCE does not share with our affiliates.*

Nonaffiliates

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

- *BALANCE 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.

- *BALANCE doesn't jointly market.*

Other important information

Residents of California: Under California law, we will not share information we collect about you with nonaffiliated companies, except as permitted by law. For example, we may share information with your consent or in connection with providing financial products or services that you have requested or authorized.

Residents of North Dakota: Under North Dakota law, we will not share information we collect about you with nonaffiliated companies, except as permitted by law. For example, we may share information with your consent or in connection with providing financial products or services that you have requested or authorized.

Residents of Vermont: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.