

# Privacy Notice

Protecting your privacy is of the utmost importance to Branded Marketing LLC. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information.

## What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms, such as your name, address, social security number, etc.;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, card usage, etc.; and
- Information we receive from a consumer reporting agency, such as your creditworthiness, credit history, payment history, etc.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

## What Information We Disclose

A. We may disclose all of the information about you that we collect, as described above.

B. We may disclose nonpublic personal information about you to the following types of "affiliates" (i.e., companies related to us by common control or ownership) and "nonaffiliated third parties" (i.e., third parties that are not members of our corporate family).

- Financial service providers, such as mortgage bankers, loan dealers, and insurance agents;
- Non-financial companies, such as direct marketers, advertisers, and publishers (3<sup>rd</sup> party)
- Others, such as non-profit organizations and market data specialists

If you prefer that we not disclose nonpublic personal information about you to such nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may do so by simply completing the bottom of this form and sending it to Branded Marketing - 1800-tarjetas.com, Customer Data Privacy, 1069 Ringwood Avenue, Suite 202, Haskell, NJ 07420.

C. In addition, we may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing arrangements:

We also are permitted under law to share information about our experiences or transactions with you or your account (such as your account balance and your payment history with us) with our affiliates. We also may share additional information about your or your account (such as information we receive from you in applications and information from credit reporting agencies) with our affiliates. You may direct us not to disclose to or affiliates information that does not relate solely to our or our affiliates' experiences or transactions with you or your account (such as the application information and consumer reporting agency information) by completing the bottom of this form and sending it to Branded Marketing - 1800-tarjetas.com, Customer Data Privacy- 1069 Ringwood Avenue, Suite 202, Haskell, NJ 07420.

D. We also are permitted under law to disclose nonpublic information about you to "nonaffiliated third parties" in certain other circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or card account with us, to government entities in response to subpoenas, and to credit reporting agencies.

E. If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

## Our Security Procedures

We also take steps to safeguard customer information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.



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## Opt Out of Data Sharing Form

Mail to: Branded Marketing - 1800-Tarjetas.com  
Customer Data Privacy – Prepaid Cards  
1069 Ringwood Avenue, Suite 202  
Haskell, NJ 07420

**I have reviewed the Privacy Notice and for each account or product noted, I am requesting that information not be shared:**

<b>Prepaid Card Account/Deposit Account/Loan Account/Other</b>		<b>Do Not Share</b>	
<b>Information With:</b>			
<i>Name on Account</i>	<i>Account Number</i>	<i>Affiliate</i>	<i>Nonaffiliated Party</i>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Signed: \_\_\_\_\_  
\_\_\_\_\_

Social Security #/or other:

Name and Address (Please Print)

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Note: When writing to advise our staff of your choice to opt out of data sharing, please include this information to assist us in meeting your request. If you have a joint account, a request by one party will apply to all parties on the account. Please allow 6 to 8 weeks for your request to take effect.