

FACTS	WHAT DOES MONEYKEY DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	The types of personal information we collect and share depend on the product or service you apply for with MoneyKey. This information can include: <ul style="list-style-type: none"> Social Security number and bank account information Account balances and income Payment history and credit history
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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 MoneyKey chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does MoneyKey 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 - 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> Call 1-866-255-1668 Visit us online at: https://secure.moneykey.com/optout <p>PLEASE NOTE:</p> <p>If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date you are made aware of this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<ul style="list-style-type: none"> Go to https://www.moneykey.com/contact-us/
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Who we are	
Who is providing this notice?	This notice is being provided by MoneyKey's parent company, Propel Holdings Inc. Our affiliates include entities under the parent company umbrella.

What we do	
How does MoneyKey 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 MoneyKey collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or line of credit • give us your income information • tell us where to send the money • provide account information • provide employment information <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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"> • <i>Our affiliates include entities under the parent company umbrella.</i>
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>Nonaffiliates we share with can include other lenders and direct marketing companies.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners can include institutions such as other lenders or marketers.</i>

Other important information

If we extend credit to a consumer, or guarantee credit offered to a consumer by an unaffiliated 3rd party lender, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider any information collected about these additional accounts as part of the consumer's application and may use such information in our underwriting processes.

California residents:

MoneyKey's disclosure of personal information is governed by the *Gramm-Leach-Bliley Act, 15 U.S.C. §§6801 et seq (the "GLBA")*. The *California Consumer Privacy Act, Title 1.81.5 §§1798.100 et seq.* and implementing regulations do not apply to personal information collected, processed, sold or disclosed pursuant to the *GLBA* (and implementing regulations) and the *California Financial Information Privacy Act, Division 1.4, §§4050 et seq.*

California law requires financial institutions to obtain your consent prior to selling your personal information to non-affiliated third parties. We have not sold any personal information in the last 12 months. We will not sell information we collect about you to non-affiliated third parties without your consent, except as permitted by law.