Quill

Rev. 06/26

FACTS	WHAT DOES QUILL BANK 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; account balances ▪ payment history; transaction or loss history ▪ credit history; overdraft 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 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 Quill Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Quill Bank 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 don't share**
For our affiliates' everyday business purposes — information about your creditworthiness	**No**	**We don't share**
For affiliates to market to you	**No**	**We don't share**
For nonaffiliates to market to you	**No**	**We don't share**

Questions?	Call 1-**833-325-4854** or go to **https://www.CCFlowOnline.com**

Who we are

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Who is providing this notice?	This privacy notice is provided by Quill Bank and describes only the sharing practices applicable to your CC Flow Line of Credit with Quill Bank. The servicer will provide you with a separate privacy notice regarding its sharing practices applicable to your CC Flow Line of Credit, which may be different from the sharing practices of Quill Bank reflected in this privacy notice.

What we do

How does Quill Bank 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 limit access to information to those employees for whom access is appropriate.
How does Quill Bank collect my personal information?	We collect your personal information, for example, when you ▪ apply for a loan; give us your contact information ▪ give us your income information; show your government-issued ID ▪ provide employment information 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 on your rights under state law.]

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Quill Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Quill Bank 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. ▪ *Our joint marketing partners include card issuers, insurance providers, and other financial institutions.*

Other important information

Quill Bank is chartered under the laws of the State of Utah and is subject to regulatory oversight by the FDIC. The most current version of this privacy statement is available at **https://www.CCFlowOnline.com**.

California Customers: In accordance with California law, we will not share information we collect about California residents with companies outside of California except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.

Nevada Customers: We are providing you this notice pursuant to state law. If you would like more information about this notice, call us at our toll-free number or email address included in this notice or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; e-mail: BCPINFO@ag.state.nv.us

North Dakota Customers: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.

Vermont Customers: 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 third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.