

FACTS

WHAT DOES EMBER FINANCIAL SERVICES 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 and income
- Credit history and credit scores
- Account balances and transaction history

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 Ember Financial Services chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Ember share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| For our everyday business purpose – Such as to process your transactions, maintain your accounts(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 | No | We don't share. |
| For joint marketing with other financial companies | No | We don't share. |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – Information about your creditworthiness | No | We don't share. |
| For nonaffiliates to market to you | No | We don't share. |

To limit Our sharing

Call 1-866-503-2856 - our menu will prompt you through your choice(s)

Please Note: If you are new customer, we can begin sharing your information 35 days from the date we sent this notice. When you are no longer 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.

Questions?

Call 1-866-503-2856

What we do

How does Ember Financial Services 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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does Ember Financial Services collect my personal information?

We collect your personal information, for example, when you:

- Open an account or use your credit card
- Give us your income or your contact information
- Pay your bills

We also collect 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

Nonaffiliates

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

- *Nonaffiliates we share with can include companies, such as service providers engaged in direct marketing of consumer products and services that we believe would be of interest to you.*

Joint Marketing

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

- *Our joint marketing partners may include credit card companies.*

Other Important Information

Special Notice for Vermont Residents: The information sharing practices described above are in accordance with federal law. Vermont law places additional limits on sharing information about Vermont residents so long as they remain residents of Vermont, In accordance with Vermont law, Ember Financial Services will not share information we collect about Vermont residents to companies outside of Ember Financial Services except: (1) As permitted by law; (2) To companies that perform marketing or other services on our behalf; (3) Name, contact and transaction and experience information (such as your account balance and payment history) to other financial institutions with which we have joint marketing agreements; or (4) With the authorization or consent of the Vermont resident. Ember Financial Services also will not share non-transactional information about Vermont residents received from others within the Ember Financial Services family of companies except with the authorization or consent of the Vermont resident.