

FACTS**WHAT DOES METROPOLITAN COMMERCIAL BANK DO WITH YOUR PERSONAL INFORMATION?**

Your prepaid debit card account is issued and operated by Metropolitan Commercial Bank. The terms of this Privacy Policy only apply to you if you open an account or use our prepaid debit card or related products or services.

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
- Electronic transactions
- Account transactions
- Transaction history
- Checking account information

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 Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Metropolitan Commercial 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 do not share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We do not share |
| For nonaffiliates to market to you | No | We do not share |

Questions?

Call 1-800-936-4360 or visit the website shown on the back of your card

| What We Do | |
|---|---|
| How does Metropolitan Commercial 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 Metropolitan Commercial Bank collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● Open an account ● Apply for financing ● Provide your identification ● Use your prepaid debit card ● Give us your contact information ● Provide account 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: <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your credit worthiness ● affiliates from using your information to market to you ● sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Metropolitan Commercial Bank does not share with our Affiliates so they can market to you.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Metropolitan Commercial Bank does not share with non-affiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit card companies.</i> |
| Other Important Information | |
| For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without you authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. | |