

**FACTS****WHAT DOES INCOMM FINANCIAL SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Name and contact information</li> <li>▪ Account balances and transaction history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 InComm Financial Services, Inc. chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does InComm Financial Services, Inc. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For nonaffiliates to market to you</b>	No	We do not share

**Questions?**

Call us, toll-free, at 1-833-774-8223, email us at [InCommPrivacy@InComm.com](mailto:InCommPrivacy@InComm.com).

<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by the business units of InComm Financial Services, Inc. and its affiliates.
<b>What we do</b>	
<b>How does InComm Financial Services, Inc. protect my personal information?</b>	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 necessary.
<b>How does InComm Financial Services, Inc. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account with us</li> <li>▪ pay your bills or make a wire transfer</li> <li>▪ provide account information</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>InComm Financial Services does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>InComm Financial Services does not share for joint marketing purposes.</i></li> </ul>

<b>Other Important Information</b>	
Vermont Residents:	In accordance with Vermont law, we will not share personal information about you other than transaction experience information, with other companies or affiliates, nor

	will we share any personal financial information about you with affiliates for marketing purposes.
Nevada Residents:	Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: <a href="mailto:agInfo@ag.nv.gov">agInfo@ag.nv.gov</a>
California Residents:	Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, call us, toll-free, at 1-833-774-8223, email us at <a href="mailto:InCommPrivacy@InComm.com">InCommPrivacy@InComm.com</a> .