

Your prepaid debit card account is issued and operated by The Bancorp and is governed by The Bancorp’s privacy practices. 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.

Rev 06/2015

FACTS

WHAT DOES THE BANCORP 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
- account balances and payment history
- credit history and credit scores

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, whether The Bancorp shares your information, and whether you can limit this sharing.

| Reasons we can share your personal information | Does The Bancorp 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 | No | We don’t share |
| 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 nonaffiliates to market to you | Yes | Yes |

To limit our sharing

- Call **1- 877-814-7681** - Please be prepared to provide your card number or Social Security Number to identify your account, or
 - Mail the **form** below.
- Please note:**
- If you are a *new* customer, we can begin sharing your information [30] 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 1-877-814-7681.

Mail-in Form

Mark any/all you want to limit:
☐ Do not share my personal information with nonaffiliates to market their products and services to me.

| | | |
|------------------|--|--|
| Name | | Mail to: NetSpend Prepaid Debit Card Program P.O. Box 2136 Austin, TX 78768-2136 |
| Address | | |
| City, State, ZIP | | |
| Card Number | | |

Who we are

Who is providing this notice?

This privacy policy is provided by The Bancorp and applies to our customers who open or use our prepaid debit card or related products or services.

What we do

How does The Bancorp 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 limit access to information to those employees for whom access is necessary.

How does The Bancorp collect my personal information?

We collect your personal information, for example, when you

- open an account or pay your bills
- make deposits or withdrawals from your account
- provide account information or give us your contact 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.

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.

- *Our affiliates include financial companies such as The Bancorp Bank and Bancorp Card Services Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with can include online payment companies and prepaid card providers.*

Joint marketing

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

- *The Bancorp does not jointly market.*

Other important information

*California Residents -- In accordance with California law, we will not share information we collect about you with companies outside of The Bancorp, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will not share information we collect about you with our joint marketing partners without your authorization. We will limit sharing around our companies to the extent required by California law.

*Vermont Residents --- In accordance with Vermont law, we will not share personal financial information about you, other than transaction experience information, with other Bancorp companies or affiliates, nor will we share any personal financial information about you with other Bancorp companies for marketing purposes.

* Nevada Residents -- We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the "To limit our sharing" section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us.