

Privacy Policy

Updated: April 2023

At FSV Payment Systems, Inc., (“FSV”), trust is the foundation of our relationship with customers. We understand your desire for privacy, and we recognize that you trust us with your personal and financial information. Our Online Privacy Policy is designed to describe our privacy practices and principles in a format that is easy to navigate, read and understand. We are dedicated to treating your personal information with care and respect.

ONLINE PRIVACY POLICY

FSV Payment Systems, Inc., (“FSV”, “we”, “us, or “our”) has established this privacy policy (“Privacy Policy”) to let you know the kinds of information we may gather on FSV websites and any applications where this Privacy Policy is posted (“Site” or “Sites”), how and why we gather the information, what we use the information for, and when we might disclose the information.

Please be advised that the practices described in this Privacy Policy apply only to information gathered by the Sites and any personal information we may also receive about you from other online and offline sources, such as public databases, in connection with an application you submit for services. However, if you or the entity you are authorized to represent (collectively, “you” or “your”) have previously entered into a services agreement with FSV that governs the provision of transaction processing services (“Services Agreement”), the Services Agreement not this Privacy Policy governs each party’s rights and obligations with respect to Cardholder Data, Transaction-related information (as those terms are defined in the Services Agreement) and other information gathered or submitted in connection with the transaction processing services provided under the Services Agreement are set forth in the Services Agreement. If the same information is both gathered by the Site and gathered or submitted in connection with the transaction processing services provided under the Services Agreement, the terms of the Services Agreement will govern each party’s rights and obligations with respect to such information. To the extent permitted by law, in the event this Privacy Policy conflicts with the terms of

any Services Agreement or other agreement with us, the terms of such Services Agreement or other agreement shall control.

This site is operated from the United States. Your use of this site constitutes your agreement to have your information processed in the United States in accordance with this policy and U.S. law.

By using the Site, you are accepting the practices described in this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Site.

We reserve the right to modify or amend the terms of our Privacy Policy from time to time to accommodate new technologies, industry practices, regulatory requirements, or for other purposes. We will post any Privacy Policy changes on this page, and if the changes are material, we will provide a more prominent notice. Your continued use of the Sites following the posting of changes to these terms will mean you accept those changes. If we intend to apply the modifications or amendments to this Privacy Policy retroactively or to personal information already in our possession, we will provide you with notice of the modifications or amendments and if required by law, obtain your consent.

WHAT INFORMATION ABOUT ME IS COLLECTED

The information we collect about you falls into general categories – information you provide to us and information that is automatically collected about you when you use one of our Sites and information, we gather from other third parties. This information may be Personal Information or Anonymous information as described in this Privacy Policy.

Personal Information refers to information that identifies (whether directly or indirectly) a particular individual or business entity. Examples may include your name, postal address, email address, telephone number, Social Security number, Federal Tax Identification number, birthdate, banking information or other information.

Anonymous Information means information that does not directly or indirectly identify, and cannot reasonably be used to identify, a particular individual or business. You could provide Anonymous Information, or it could be collected automatically through online tracking technologies. Examples may include information about your internet browser, device information about your device you use to access the Site (this information may include geolocation information and unique device information), demographic data such as city

and state, usage information about your use of the Site, additional traffic data such as time and date of access, software crash reports, session identification numbers and access time, and other information regarding your use of the Site.

If Anonymous Information is combined with other information to identify you, we will treat it as Personal Information.

HOW WE COLLECT INFORMATION

We collect information from you or about you when you provide this information to us directly. For example, we may obtain information when you request products or services from us, register on the website or submit an application for services or products, respond to surveys, contact customer support or otherwise interact with us via a Site.

We may also receive information about you from other online and offline sources, such as public databases, social media platforms and other third parties. We may also collect and store information about you that we receive from our offline interactions with you to, among other things, enable us to update and correct the information contained in our database and to better customize your experience on the Sites.

HOW DO WE USE YOUR INFORMATION

We use the information we collect to help us personalize and continually improve your experience on the Site. We may also use that information in the following ways:

- Evaluate your application for Services
- Support FSV's legal compliance obligations
- Provide you with access to the Sites
- Communicate with you about your account with us and send you information about features and enhancements on or to our Sites
- Communicate with you about changes to our policies
- Send you newsletters, offers and promotions for our services, third party products and services, or special events by e-mail, text, or another medium, at all times in compliance with your local privacy and anti-spam laws

- Administer promotions and surveys
- Optimize or improve our products, services and operations
- Detect, investigate, and prevent activities that may violate our policies or be illegal
- Perform statistical, demographic, and marketing analyses of users of the Site

WHO DO WE SHARE YOUR INFORMATION WITH

Except as disclosed in this Privacy Policy, we do not disclose Personal Information collected through the Site to any companies not part of FSV or its parent, subsidiaries or related entities. Although, as disclosed below, we may provide some personal information to certain business partners, co-marketers and other third parties, in no event will we sell or rent your Personal Information as part of a customer list or similar transaction for unrelated parties to independently market to you.

SERVICE PROVIDERS. We may share Personal and Anonymous Information with agents, subsidiaries, affiliates, partners and other third parties that perform functions on our behalf, such as hosting, billing, content management tools, analytics, customer service, fraud protection, etc. These entities have access to the Personal Information needed to perform their functions and are obligated to maintain the confidentiality and security of that Personal Information. The Service Providers are restricted from using, selling, distributing or altering this data in any way other than to provide the requested services.

BUSINESS PARTNERS. We provide products and services to customers through a number of affiliated banks and companies as well as nonaffiliated companies. To the extent permitted under applicable laws, we may share your Personal Information with our business partners or other third parties that enable us to serve your processing needs. We may contact our existing customers by mail, telephone, or email to offer additional products or services that we believe may be of interest to you. Although our treatment of your Personal Information is governed by this Privacy Policy, the business partner or third party's treatment of your Personal Information will be governed by the business partner or third party's privacy policy.

EMERGENCY SITUATIONS. We may also use or disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to (a) conform to applicable law or comply with legal

process served on us or the Site; (b) protect and defend our rights or property, the Site or our users, or (c) act under emergency circumstances to protect the personal safety of us, our affiliates, agents, or the users of the Site or the public.

SHARING ANONYMOUS INFORMATION. To the extent permitted under applicable laws, we may disclose or share Anonymous Information (or other information, other than Personal Information) in any other manner that we deem appropriate or necessary. Among other things, we may disclose Anonymous Information to third parties to help us determine how people use parts of the Site and who our users are so we can improve the Site.

WHAT STEPS DO WE TAKE TO KEEP PERSONAL INFORMATION SECURE

The security of your Personal Information is important to us. Personal Information collected by the Site is stored in operating environments that are not available to the public. Our security procedures mean that we may occasionally request proof of identity before we disclose your Personal Information to you. In certain telephone and in person transactions we may ask for your full Social Security number, account number or other information to verify your identity before conducting the transactions you have requested. Note that FSV will never initiate a request via email for your sensitive information (e.g., Social Security number, personal ID, password, PIN or account number). If you receive an email asking for your sensitive information, you should be suspicious of the request and promptly contact us to report the suspicious activity. Please understand, however, that while we try our best to safeguard your Personal Information once we receive it, no transmission of data over the Internet or any other public network can be guaranteed to be 100% secure. We review our security procedures to consider appropriate technology and methods to secure information.

WHAT ARE YOUR OBLIGATIONS IN USING THE SITE

When using the Site, you promise to: (a) provide true, accurate, current and complete information about yourself and your business, and (b) maintain and promptly update the registration information to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not current or incomplete, or FSV has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, FSV has the right to suspend or terminate your account and refuse any and all current or future use of the Site (or any portion thereof).

You are entirely responsible for the security and confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account. If you suspect that your account or password have been compromised, you must inform FSV promptly. We may need to suspend access until we are able to issue new credentials to access your account. Any transactions in your account will be considered authorized by you unless you have informed us of your compromised account or password.

WHAT HAPPENS WHEN YOU LINK TO OR FROM ANOTHER WEBSITE

The Site may contain links to other websites operated by FSV, affiliates of FSV or third parties. Please be advised that the practices described in this Privacy Policy for FSV do not apply to information gathered through third party websites, websites operated by affiliates of FSV or websites operated by FSV where this Privacy Policy is not posted. FSV does not guarantee and is not responsible for the actions and privacy policies of third parties or its affiliates or their websites and we therefore encourage you to familiarize yourself with the privacy policies provided by those parties.

GOVERNING LAW

The Site is intended for use in the United States of America. We attempt to protect the Personal Information of all users of the Site and we attempt to comply with local data protection and consumer rights laws to the extent they may apply to the FSV services, but the Site is targeted to United States of America citizens and our policies are directed at compliance with those laws. If you are uncertain whether this Privacy Policy conflicts with the applicable local privacy laws where you are located, you should not submit your Personal Information to FSV.

NOTICE TO NON US USERS

If you are located outside the United States of America, you should be aware that your personal information will be transferred to the United States of America, the laws of which may differ from the laws of your country. If you are located in a country outside the United States of America and voluntarily submit Personal Information to us, you thereby consent to the general use of such information as provided in this Privacy Policy and to the transfer of that information to, and/or storage or processing of that information in, the United States of America and you understand that your information may be available to government authorities under lawful orders and laws applicable there. We may store and process your personal information in any country where we

have facilities or in which we engage service providers, and, by using the Services, you consent to the transfer of information to countries outside of your country of residence, including the United States, which may have different data protection rules than those of your country.

RETENTION PERIOD

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

ASSIGNMENT

We may change our ownership or corporate organization while providing the Site and services or sell certain assets associated with the Site. In such events, we will comply with applicable laws that govern the transfer of personal information in business transactions and provide with appropriate notification and choice, as required by law. As a result, please be aware that in such event and to the extent permitted by law we may transfer some or all of your information to a company acquiring all or part of our assets or to another company with which we have merged. Under such circumstances we would, to the extent possible, require the acquiring party to follow the practices described in this Privacy Policy, as it may be amended from time to time. Nevertheless, to the extent permitted by law, we may not be able to promise that an acquiring company or the merged company will have the same privacy practices or treat your information the same as described in this Privacy Policy.

CONTACT US

If you have any questions or comments about this Policy or our privacy practices generally, we encourage you to contact us by phone at 877-372-9788.

California Privacy Center

Updated: April 2023

FSV Payment Systems, Inc., (“FSV”) is dedicated to doing the right thing. The information on this page provides details on how we respond to and implement processes to uphold applicable state laws. The laws on this page give individuals certain rights regarding the personal information that FSV or our affiliates have collected

from or about them in connection with the Epaystub service. If you receive other products or services from FSV or its affiliates, you will receive other notices or information about the privacy practices associated with those specific services.

The information on this page complements the notices and disclosures regarding your rights under federal laws and regulations with respect to the Epaystub service. For more information, please review the privacy language above.

FSV CALIFORNIA PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

Last Updated: April 2023

This Privacy Notice for California Residents (this “Notice”) applies solely to residents of the State of California (“consumers” or “you”) with respect to the Epaystub service and supplements the information contained in any other Privacy Statement or Notice provided by FSV and its affiliates (collectively, “FSV” “our” or “we”). Please note that some of our affiliates may provide a separate privacy notice, in which case that notice will apply to your personal information. We adopt this Notice to comply with the California Consumer Privacy Act of 2018 and, as amended, the California Privacy Rights Act of 2020 (together, “CPRA”). This Notice describes how FSV collects, uses, and discloses information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“personal information”). This Notice applies to personal information we collect online and offline, such as when you use our websites or applications, respond to surveys, contact customer support, or otherwise interact with us (collectively, “Services”).

The rights contained in this Notice may not apply in certain situations depending on your relationship with FSV and FSV’s other legal obligations, and as otherwise provided for in the CPRA. We may, from time to time, make changes to this Notice. If we do make changes to the Notice, we will let you know by posting the revised Notice with a new “Last Updated” date posted at the top of the Notice. Any changes to this Notice will become effective when posted unless indicated otherwise. We encourage you to review this Notice regularly to stay informed about our information practices and the choices available to you.

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CATEGORIES OF PERSONAL INFORMATION WE COLLECT

We may collect the following categories of personal information when you engage our Services:

- Identifiers — A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, or other similar identifiers.
- Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) — A name, Social Security number, address, telephone number, employment, employment history, bank account number, or any other financial information, or health insurance information.
- Sensitive personal information — Social Security number; your account log-in, financial account used in connection with wages; union membership; precise geolocation data;
- Protected classification characteristics under California or federal law — Age (40 years or older)
- Internet or other electronic network activity information — Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement
- Geolocation data — Physical location or movements
- Audio and visual information — Audio, electronic, or similar information we capture through your communications with us, e.g., voice recordings of telephone conversations or emails.
- Employment information — Current or past job history

WHERE WE COLLECT YOUR PERSONAL INFORMATION

We will collect the personal information described above from one or more of the following sources:

- Directly from you or your company when you provide this information to us, when you request information or services from us, use our websites or applications, respond to surveys, contact customer support, or otherwise interact with us
- From our affiliates, co-owners, partners and other related parties
- Vendors who provide services on our behalf

USE OF PERSONAL INFORMATION

We may use or disclose personal information that we collect for one or more of the following business purposes to, among other things:

- Communicate with you about your transactions with us.
- Send you important information regarding our services, changes to this Notice and/or other similar administrative information.
- Enter into transactions and conduct business dealings with our business partners, service providers and contractors.
- Allow you to participate in surveys, sweepstakes, contests and similar promotions, and to administer such promotions (note that these promotions may contain additional disclosures regarding our collection and/or use of your information).

- Consistent with local law, required disclosures, and choices and controls that may be available to you:
 - Personalize content and experiences on our Services;
 - Verify your identity and/or location (or the identity or location of your authorized representative) for security, fraud prevention and other risk control purposes; and
- Optimize or improve our products and services.
- Help to ensure security and integrity. Detect, investigate, and prevent activities that may violate our policies or be illegal.
- Comply with our legal and regulatory obligations.
- Enforce our terms and conditions and otherwise protect our rights and operations.

DISCLOSURE OF PERSONAL INFORMATION FOR A BUSINESS PURPOSE

We may disclose your personal information for a business purpose to the following categories of parties:

- Affiliates;
- Service providers and contractors who help manage, develop, and analyze our business and/or deliver services to us and our clients, such as;
 - Professional services organizations, such as auditors and law firms
 - Our business partners
 - Online advertising services and networks
 - Internet service providers
 - Data analytics providers
 - Operating systems and platforms
 - Social networks
 - Data brokers
- Agencies and organizations working to prevent fraud in financial services; or
- Law enforcement, regulatory and other governmental agencies.

RETENTION PERIOD

We store personal information for as long as necessary to carry out the purposes for which we originally collected it and for other legitimate business purposes, including to meet our legal, regulatory, or other compliance obligations.

SHARING OR SELLING YOUR PERSONAL INFORMATION

We do not sell personal information to third parties without your prior consent and at your direction. We also do not share your personal information with third parties for cross-context behavioral advertising. For this reason, we do not offer a right to opt-out of sale or sharing.

USE OF SENSITIVE PERSONAL INFORMATION

Under the CPRA, we collect the types of sensitive personal information described in the [Categories of Personal Information We Collect](#) section above. FSV only collects and uses sensitive personal information for certain limited purposes, such as providing services and products to consumers, detecting data security incidents and protecting against fraud (“Limited Purposes”). Because FSV uses

this sensitive personal information for Limited Purposes, there is no need for us to provide a Limit Use and Disclosure of Sensitive Personal Information right under the CPRA.

SUMMARY OF PRIOR 12-MONTH PERSONAL INFORMATION HANDLING PRACTICES

We provide in the chart below a summary of our prior 12-month personal and sensitive information handling practices. You can learn more about the information we collect at or before the point of collection above in the [Categories of Personal Information We Collect](#), [Where We Collect Your Personal Information](#), [Use of Personal Information](#), and [Disclosure of Personal Information for a Business Purpose](#) sections.

Categories of Personal Information	Sources	Business or Commercial Purpose of Processing and Disclosure and Recipients of Personal Information
<p>Identifiers, such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, or other similar identifiers.</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u></p>

		<p>We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), A name, Social Security number, address, telephone number, employment, employment history, bank account number, or any other financial information, or health insurance information.</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks, and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>

<p>Sensitive personal information, such as Social Security number; your account log-in, financial account used in connection with wages; union membership; precise geolocation data;</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Protected classification characteristics under California or federal law, such as Age (40 years or older)</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal</p>

	<p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p>information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Internet or other electronic network activity information, such as Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u></p>

		<p>We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Geolocation data, such as physical location or movements</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our</p>

		<p>business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Audio and visual information, such as Audio, electronic, or similar information we capture through your communications with us, e.g., voice recordings of telephone conversations or emails.</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as services to us and our clients, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems</p>

		<p>and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
<p>Employment information, such as current or past job history</p>	<p>You</p> <p>From other online and offline sources, such as public databases, social media platforms and other third parties</p> <p>Vendors who provide services on our behalf</p> <p>Our affiliates</p>	<p><u>Sold for Monetary Consideration</u> None</p> <p><u>Shared for Cross-Context Behavioral Advertising</u> We may have shared this category of personal information with third-party cookie and tracker providers for cross-context behavioral advertising.</p> <p><u>Service Providers and Contractors</u> We may have disclosed this category of personal information with our service providers or contractors who help provide certain services for us, such as; Professional services organizations, such as auditors and law firms, Our business partners, Online advertising services and networks, Internet service providers, Data analytics providers, Operating systems and platforms, Social networks and Data brokers.</p> <p><u>Purpose of Processing</u> We may have used and disclosed this category of personal information for other</p>

		<p>reasons, as described in greater detail in the Use of Personal Information and Disclosure of Personal Information for a Business Purpose sections.</p>
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YOUR RIGHTS AND CHOICES

This section describes your CPRA rights and explains how to exercise those rights:

Right To Know

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that FSV disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- The business or commercial purpose for collecting, selling, or sharing the personal information.
- The categories of third parties with whom we disclose that personal information.
- The categories of personal information that each recipient received.
- The specific pieces of personal information we collected about you.

You have the right to receive this information in a format, to the extent technically feasible, that is portable, usable, and allows you to transmit the personal information to a person without impediment, where the processing is carried out by automated means.

Right to Request Deletion

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to request that FSV delete any of your personal information that we collected from you and retained. Once we receive and confirm your verifiable consumer request we will delete (and direct the recipients of your personal information to delete) your personal information from our records.

Right to Correct Your Personal Information:

You have the right, subject to certain exceptions defined in the CPRA and other applicable laws and regulations, to submit a request to correct any inaccurate personal information that we may have about you. To correct your information, please call the customer service support line at 877-372-9788.

EXERCISING YOUR RIGHTS

To exercise the rights described above, please submit a verifiable consumer request to us through the following method:

- To request the details of the personal information that FSV has about you and to request access, to that information please email PrepaidProductDevelopment@usbank.com. Please include the following information in the request:

- First Name
- Last Name
- Street Address
- City
- State
- Postal Code
- Email
- Phone Number
- Company Name
- Once received, FSV must use reasonable methods to verify the identity of the requestor before responding. If we cannot verify the requestor, we will either deny the request or ask for additional identifying information. FSV will respond within 45 days of the request unless additional time is required.

You may only make a verifiable consumer request for access twice within a 12-month period.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will generally verify your identity by asking you to provide personal information related to your recent interactions with us. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Requests by Authorized Agents

You may exercise your privacy rights through an authorized agent. If we receive your request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf.

Nondiscrimination

You have the right not to be discriminated against for exercising any of your privacy rights. This includes us not: (a) denying you goods or services; (b) charging you different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; (c) providing you a different level or quality of goods or services; (d) suggesting to you that you will receive a different price or rate for goods or services or a different level or quality of goods or services; and (e) retaliating against you for exercising your privacy rights.

ANNUAL REPORT

2021 CCPA Annual Report

The 2021 CCPA Annual Report graph outlines the number of requests to know, delete or opt out, the business has received, complied with and denied.

	Right to know	Right to request deletion	Right to opt out	Total
Total requests received	194	118	N/A	312
Total requests fulfilled	183	107	N/A	290
Total requests denied/not fulfilled	11	11	N/A	22
Average number of days to respond	15.23	15.43	N/A	15.30

ACCESSIBILITY

If you need this information in an alternative accessible format, please reach out to the number provided in the [Contact Information](#) section below.

CONTACT INFORMATION

If you have any questions or comments about this Notice or our privacy practices generally, we encourage you to contact our customer service department by calling 877-372-9788.