

FACTS

WHAT DO MetaBank™ AND Money Network® (ON BEHALF OF MetaBank™) DO WITH YOUR PERSONAL INFORMATION?

Why?	Federal law requires us to tell you how we collect, share, and protect your personal information. Federal law also gives customers the right to limit some but not all sharing. Consistent with this legal framework, financial companies choose how they share your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and/or share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Employment information and Social Security Number ▪ Account balance and transaction history ▪ Identity verification <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information, as permitted by law, to run their everyday business. For example, we share certain information with print and mail companies that assist us in sending mail. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons MetaBank™, and Money Network® (on behalf of MetaBank™), choose to share your information, and whether you can limit this sharing.

Reasons we share personal information	Does MetaBank share?	Can you limit sharing?
For everyday business purposes – to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For affiliates' everyday business purposes – information about your transactions, experiences and creditworthiness	No	We Do Not Share
For affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share

QUESTIONS?

Call customer service at 1-888-913-0900 or the toll-free number listed on the back of your Card.

M-110316

Who we are

Who is providing this notice?

Money Network® (on behalf of MetaBank™).

What we do

How does MetaBank™ protect my personal information?

To protect personal information from unauthorized access and use, we use security measures that are designed to comply with federal law. These measures include computer safeguards as well as secured files and buildings. MetaBank™ uses Money Network® as an agent and service provider, which also affords you such protections.

How do MetaBank™ and Money Network® (on behalf of MetaBank™) collect my personal information?

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

- Open an account or provide account information
- Pay bills or make purchases
- Use your card or Money Network® check
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as Money Network® as our agent and service provider, employers, credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing among affiliated companies for everyday business purposes—e.g. information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

MetaBank™ and Money Network® (on behalf of MetaBank™) do not share for any of these three purposes, so it is not necessary for you to opt-out. State laws and individual companies may give you additional rights to limit sharing—MetaBank™ and Money Network® comply with these requirements.

Definitions

What are affiliates?

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

Our affiliates include companies with a common corporate identity (e.g. First Data and Money Network® are not affiliates of MetaBank™).

- MetaBank™ has no affiliates with which it shares your information.

What are non-affiliates?

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

- MetaBank™ does not share your personal information with non-affiliates so they can market to you.

What is joint marketing?

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

- MetaBank™ and Money Network® may partner with nonaffiliated financial companies to jointly market financial products or services to you.

Other Important Information

If you are a resident of California or Vermont, we will not share with non-affiliates except for our own marketing purposes, our everyday business purposes, or with your consent. **Nevada residents: We are providing this notice pursuant to Nevada laws.**