

**FACTS** WHAT DOES GRIT FINANCIAL 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 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>• Social security number and account information</li> <li>• Card account transactions and advances</li> <li>• Employment information and income</li> </ul> <p>When you are no longer our customer, we may 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 Grit Financial chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information.	Does Grit share?	Can you limit this sharing?
<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>	Yes	No
<b>For our affiliates' everyday business purposes—</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Email us at <a href="mailto:privacy@gritfinancial.org">privacy@gritfinancial.org</a> or visit our website: <a href="http://gritfinancial.org">gritfinancial.org</a> .
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## Who we are

Who is providing this notice?	Grit Financial Inc.
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## What we do

How does Grit 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 authorize our employees to obtain your information only when they need it to do their work and we require companies that work for us to protect your information.
How does Grit collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• give us your income information or employment information</li> <li>• open an account with Grit</li> <li>• use your Grit debit card</li> </ul> We also collect your personal information from other companies.
Why can't I limit all sharing?	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 non-affiliates to market to you</li> </ul> State law 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 individually unless you tell us otherwise. An account holder may express a privacy preference on behalf of the other joint account holders.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Grit Financial does not share with non-affiliates so they can market to you.</li> </ul>
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"> <li>• Our joint marketing partners may include other financial services companies.</li> </ul>

## Other important information

**For California residents:** If your account has a California mailing address, we will not share information we collect about you with companies outside our corporate family, except as permitted by law. For example, with your consent, to service your account, or provide you with rewards you are entitled to. We will limit sharing among our companies to the extent required by California law.

**For Vermont Customers:** We will not disclose your personal information or financial information other than as permitted by Vermont law, unless you authorize us to make those disclosures.