

Accrue Money Inc. Privacy Notice

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FACTS	WHAT DOES ACCRUE MONEY INC. (“Accrue”) 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: <ul style="list-style-type: none">• Account balances• Transaction history• Payment history• Employment information• Checking account information	
How?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share the personal information of their customers, the reasons Accrue chooses to share, and whether you can limit this sharing.	
Reasons we Can Share your Personal Information		Does Accrue Share?
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
For our marketing purposes – to offer our products and services to you		Yes
For joint marketing with other financial companies		No
For our affiliates’ everyday business purposes – information about your transactions and experiences		No
For our affiliates’ everyday business purposes – information about your creditworthiness		No
For our affiliates to market to you		No
For nonaffiliates to market to you		No
Questions?	Contact us at 1-844-918-3672	

Who We Are	
Who is providing this Notice?	Accrue Money Inc.
What We Do	
How does Accrue 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 restrict access to your personal information to our employees who need to know that information to provide your products and services.
How does Accrue collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Use your credit or debit card • Provide account information • Give us your contact information <p>We also collect your personal information from others, such as affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for everyday business purposes of our affiliates • Sharing for affiliates to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Accrue has no affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Accrue does not share with nonaffiliates, so they can market to you</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Accrue does not jointly market</i>

Other Important Information

Call Monitoring and Recording: If you communicate with us by telephone, we may monitor or record the call.

Rights Under State Law: You may have privacy rights under various state laws. We will comply with these laws to the extent they apply.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.