

# FACTS

## WHAT DO PAYTILE AND CROSS RIVER BANK 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 personal 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 balance</li> <li>■ Payment and transaction history</li> <li>■ Payment and transaction instructions</li> <li>■ Government ID card number and included information such as date of birth, gender and other identifying information.</li> <li>■ Geolocation information.</li> </ul> <p>When you are no longer our customer, we 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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	PayTile will market products and services to you, Cross River Bank will not	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<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 nonaffiliates to market to you</b>	Yes	Yes

<b>To Limit Our Sharing</b>	You cannot limit our sharing of your personal information for everyday business purposes, including to make certain rewards available to you through the PayTile App. With your authorization, we may share your personal information with certain nonaffiliated partners so that they can market other products and services to you. You may opt in to this sharing of information on the PayTile App each time we request to share this information with a nonaffiliated partner. At the time of sign-up, you agree to our Terms of Service and E-Sign Consent. In the event that you opt in to sharing information with nonaffiliates, we are not responsible for their disclosure, use, or deletion of your personal information. Any requests or questions regarding your personal information in their possession should be directed to them.
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<b>Questions?</b>	Email us at <a href="mailto:support@paytile.com">support@paytile.com</a> .
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	PayTile LLC and Cross River Bank
<b>What we do</b>	
<b>How do PayTile and Cross River Bank protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How do PayTile and Cross River Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ provide your government-issued ID</li> <li>■ make a payment</li> <li>■ receive a payment</li> <li>■ give us your contact information</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <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 nonaffiliates to market to you – for example, to provide you with offers of discounts on products and services based on your location</li> </ul> <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account. Refer to your Account Agreement to see if your account may be held jointly.
<b>Definitions</b>	
<b>Affiliates</b>	<p><b>Companies related by common ownership or control. They can be financial and nonfinancial companies.</b></p> <ul style="list-style-type: none"> <li>■ <i>We do not share with affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p><b>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</b></p> <ul style="list-style-type: none"> <li>■ <i>We may share your personal information with certain reward providers that market to you unless you opt-out.</i></li> </ul>
<b>Joint marketing</b>	<p><b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>■ <i>We do not have any joint marketing agreements.</i></li> </ul>
<b>Other Important Information</b>	
<p>You may have privacy rights under various state laws, including the following.</p> <p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing, without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing, without your authorization, although we do share geolocation information to provide you with reward opportunities unless you opt-out. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p>	

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing, without your authorization.

For Vermont Customers. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For Nevada residents: Nevada law requires that we provide you with the following contact information for the Bureau of Consumer Protection, Office of the Nevada Attorney General: address: 100 North Carson Street, Carson City, NV 89701; phone number: 775-684-1100; email address: [bcpinfo@ag.state.nv.us](mailto:bcpinfo@ag.state.nv.us). Nevada law (SB 220), permits customers in Nevada to opt-out of the sale of certain kinds of personal information. A sale under Nevada law is the transfer of this personal information to third parties for monetary consideration so these third parties can then re-sell or license the sold information. This includes the sharing with reward providers described above. We do not sell your personal information to third parties as defined in Nevada law.

Additional information concerning our privacy policies can be found at [[paytile.com/privacy](https://paytile.com/privacy)].