

December 15, 2021

Notice of Collection of Personal Information

Under the California Consumer Privacy Act (“CCPA”), as a California resident (“you” or “your”), you have the right to know the categories of personal information that **Meta Financial Group, Inc., MetaBank®, National Association**, d/b/a Meta Payment Systems, and its divisions, including, without limitation, **Crestmark, Crestmark Equipment Finance, Meta Payments, AFS/IBEX, EPS Financial and Refund Advantage** (collectively, “MetaBank Entities”) (“we” or “us”) collects about consumers. You also have the right to know the business or commercial purposes for which we collect this personal information. Personal information is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you (“Personal Information”). Personal Information does not include: (1) publicly available information, such as information that is lawfully made available from federal, state, or local records, and (2) de-identified or aggregate consumer information.

Note that the CCPA does not apply to certain Personal Information we collect such as Personal Information collected from business consumers or Personal Information collected under other financial information privacy laws such as the federal Gramm-Leach-Bliley Act and the federal Fair Credit Reporting Act. For more information, please visit <https://www.metabank.com> to view our Gramm-Leach-Bliley Act privacy notice.

We collect the following categories of Personal Information about consumers:

- **Identifiers.** This may include a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
- **Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)).** This category is similar to Identifiers and includes a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.
- **Characteristics of Protected Classification under California or Federal Law.** This may include age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).
- **Commercial information.** This may include records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Internet or other similar network activity.** This may include browsing history, search history, or information on a consumer's interaction with a website, application, or advertisement, such as your clicks and how long you are using our website.
- **Geolocation data.** This may include physical location or movements.
- **Professional or employment-related information.** This may include current or past job history or performance evaluations.

We may collect your Personal Information for the following business or commercial purposes:

- **Account Services:** We collect a small segment of identifiers from visitors who submit inquiries and provide that information. That information is used to answer their inquiry. More extensive consumer information would be collected from inquiries for financing. In addition, we may collect Personal Information to: (1) establish, maintain, support, and service an account you may have opened with us and for which you provided the information or that you may have applied for or established with us; (2) provide services, products, or information you may have requested from us; and (3) perform services such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, or providing similar services on our own behalf or on our service provider's behalf.
- **Advertising and Marketing Services:** To offer new financial products and services to you in the future.
- **Security and Fraud Detection,** including detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity.
- **Improvement of Products and Services,** such as enhancing the quality of our products and services.
- **Internal Research,** including technological development and demonstration.
- **To Comply with our Legal Obligations.**
- **Audits,** including reviewing past and current interactions with you and related transactions.
- As part of a **Merger/Acquisition/Bankruptcy or Other Transaction.**
- **For Other Business or Commercial Purposes,** as permitted by law.

If we intend to collect additional categories of Personal Information not disclosed above, we will provide you with a new notice at collection.

Note that we do not sell your Personal Information and we do not collect the Personal Information of minors under the age of 16.

If you have any questions, please visit our California Privacy Statement located at <https://www.metabank.com/privacy-policy> or contact us at:

Phone: 833-898-0023

Email: privacy@metabank.com