

California Privacy Statement

This California Privacy Statement is for California Residents only. This policy describes the 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,” “our,” or “us”) collects in the course of its business, explains how this information is collected, used, shared, and disclosed, describes rights provided by the California Consumer Privacy Act of 2018 (“CCPA”) to California Residents (“consumers” or “you”) regarding their personal information, and explains how consumers can exercise those rights.

The CCPA does not apply to certain personal information, including, for example:

- Personal information covered under certain federal or state privacy laws, including but not limited to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, the Health Insurance Portability and Accountability Act, and the California Financial Information Privacy Act. For more information, please visit <https://www.metabank.com> to view our Gramm-Leach-Bliley Act privacy notice.
- Personal information you provide us when acting in other capacities, such as a job applicant, employee, or independent contractor (“Employee Consumers”), or as a representative of another business (such as a service provider, vendor, or other entity that we do business with) (“Business Consumers”). For more information on your rights under the CCPA when acting in other capacities, please contact us at 833-898-0023 or privacy@metabank.com.

Personal Information We Collect, Use, Share, or Disclose

The CCPA requires us to disclose certain information regarding our collection, use, sharing, and disclosure of personal information.

In this Privacy Statement, personal information means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“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.

Collecting Your Personal Information

In the past 12 months, we may have collected the following categories of Personal Information:

- **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, 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.

In the past 12 months, we have collected Personal Information from the following categories of sources:

- Applicants for our products or services
- Visitors to our website including those who complete forms on our website
- Emails
- Data analytics providers
- Outside referral sources and brokers
- Other financial institutions such as third party financiers
- Cloud based third party loan management system (PBS)

Using Your Personal Information

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

- **Account Services:** We collect a small segment of identifiers from website 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.

Disclosing Your Personal Information for a Business or Commercial Purpose

We may disclose your Personal Information to service providers and third parties in order to carry out specific business or commercial purposes. In the preceding 12 months, we have disclosed the following categories of Personal Information to service providers and the following categories of third parties:

- **Identifiers** to Affiliates, Marketing Partners, Loan Servicers, Other Financial Institutions such as Other Financial Institutions such as Third Party Financing Partners, Processors, Customer Identification Program Vendors, Webform Vendors, Customer Service Providers, and Card Fulfillment Providers.
- **Personal information described in the California Customer Records Statute** to Affiliates, Third Party Financers to provide requested financing, Loan Servicers, Other Financial Institutions such as Third Party Financers, Processors, Customer Identification Program Vendors, Webform Vendors, Customer Service Providers, and Card Fulfillment Providers.
- **Commercial information** to Affiliates, Third Party Financers to provide requested financing, and Loan Servicers.
- **Internet or other similar network activity** to Affiliates.
- **Geolocation data** to Affiliates.

- **Professional or employment-related information** to Affiliates, Loan Servicers, and Other Financial Institutions such as Third Party Financers.

In the preceding twelve (12) months, we have not sold any Personal Information. In addition, we do not sell Personal Information. Also, it is our business practice not to sell Personal Information of minors under 16 years of age and we have no actual knowledge of doing so.

Your Rights under the CCPA

As described in more detail below, the CCPA provides you with certain rights regarding the collection, use, sale, and disclosure of your Personal Information. As we noted above, because the MetaBank Entities do not sell Personal Information, we have not included a description of the right to opt out of the sale of Personal Information. If you have any questions regarding our sharing practices, please call us at 833-898-0023 or e-mail us at privacy@metabank.com.

The Right to Know About Personal Information Collected, Used, Sold, Shared, or Disclosed

You have the right to request that we provide you with certain information about the Personal Information we collect, use, sell, share, or disclose about you as well as the categories and specific pieces of information that we have collected about you in the 12 months before you submit a request, including:

- The **specific pieces of Personal Information** we have about you.
- The **categories of Personal Information** we have collected about you, including:
 - The categories of Personal Information we have collected about you in the past 12 months.
 - The categories of sources from which the Personal Information about you was collected.
 - Our business or commercial purpose for collecting your Personal Information.
 - If we shared your Personal Information:
 - The categories of Personal Information that we disclosed about you for a business purpose in the past 12 months and, for each category identified, the categories of third parties to which we disclosed that particular category of Personal Information; and
 - The categories of third parties that we share Personal Information.
 - If we sold your Personal Information, which we do not do:
 - Our business or commercial purpose for selling your Personal Information.
 - The categories of your Personal Information that we have sold about you in the past 12 months and, for each category identified, the categories of third parties to which we sold that particular category of Personal Information.

However, there is certain information that we will not disclose to you. This information includes but is not limited to your Social Security number, driver's license number or other government-issued identification number, financial account number, any health insurance or medical identification number, an account password, and security questions and answers.

This right does not apply to Employee and Business Consumers.

The Right to Request Deletion of Personal Information

You have the right to request that we delete any Personal Information that we have collected from you and maintained about you. Once we receive and confirm your request, if we determine that we must comply with a deletion request and delete your Personal Information from our records, we will also direct any service providers we work with to also delete your Personal Information from their records. If we store any of your Personal Information in our archived or back-up systems, we will delete your information once the systems are accessed, restored, and/or used.

Please note that we may deny your deletion request for a number of different reasons, which are identified in the CCPA.

This right does not apply to Employee and Business Consumers.

The Right to Nondiscrimination

We will not discriminate against you for exercising any of your CCPA rights. For example, unless otherwise permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of goods or services.

Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

This right does not apply to Employee Consumers.

Exercising Your Rights under the CCPA

Request to Know or Request to Delete Personal Information

Submitting a Request to Know or Request to Delete Personal Information

To exercise your Right to Know or your Right to Delete Personal Information, please submit a request to us by either:

- Calling us at 833-898-0023
- Emailing us at privacy@metabank.com

To submit a request, you (or your authorized agent) will be asked to:

- Provide us with your account number and name, or other identifying information, for us to verify with information in our system.

Only you (or an authorized agent) may make a request.

Once we receive your request, we will confirm our receipt of your request within 10 business days and provide you with additional information about how we will process the request.

Verifying Your Identity

Once you submit your request, we will verify your identity by matching the information you provided us with information in our systems. Specifically, we will verify your identity in the following ways:

- **Password-Protected Accounts:** If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. We will also require you to re-authenticate yourself before we delete your Personal Information. If we suspect fraudulent or malicious activity on or from your account, we will not comply with your request until we perform further verification to determine whether your request is authentic and you are the person about whom we have collected the Personal Information.
- **Non-Account Holders:** If you do not hold a password-protected account with us, we will request you provide us with your account number, name, and date of birth, or other identifying information, which we will match with information in our system to verify your identity. You will also be required to submit a signed declaration under penalty of perjury stating that the requestor is the consumer whose Personal Information is the subject of the request.

We will generally avoid requesting additional information from you to verify you. However, if we cannot verify your identity based on the information we currently maintain, we may request additional information from you, which will only be used to verify your identity and for security or fraud-prevention purposes. We will delete any new Personal Information we collect to verify your identity as soon as practical after processing your request unless otherwise required by the CCPA.

If we are unable to verify your identity, we will deny your request and send you a letter explaining why we were unable to verify your identity.

Please note that we are only required to respond to your request for access to your Personal Information twice within a 12-month period.

Responding to Your Request to Know or Delete

Our goal is to respond to your request within 45 calendar days of receiving the request, beginning on the day we receive the request. However, in the event that we need more time (up to 90 calendar days) to respond to your request, we will provide you with a notice explaining the reasons that we will take more than 45 calendar days to respond. Any disclosures we provide will cover the 12-month period preceding the date we received your request.

We will not charge you to verify your identity. In addition, we will not charge you or your authorized agent a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request

Authorized Agent for Requests

You may designate an authorized agent to make a request on your behalf. Unless you have a power of attorney, if you would like to use an authorized agent, which is an individual or business registered with the Secretary of State that you have authorized to act on your behalf, to submit a request, you must provide the authorized agent with written and signed permission to do so, and verify your own identity directly with us or directly confirm that you provided the authorized agent with permission to submit the request. We may deny a request from an authorized agent that does not submit proof that they are authorized to act on your behalf.

Changes to Our California Privacy Statement

We are required by law to update this California Privacy Statement at least once each year. This California Privacy Statement was last updated on December 15, 2021.

Contact Information

If you have any questions regarding our privacy policies, our California Privacy Statement, the ways in which we collect, use, and disclose your Personal Information, or how to exercise your rights under the CCPA, please do not hesitate to contact us at:

Phone: 833-898-0023

Email: privacy@metabank.com