FACTS

WHAT DOES THE BANCORP BANK, N.A. ("THE BANCORP") 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:

- Social Security number and account balances
- Account transactions and payment history
- Transaction history and purchase history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

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, whether The Bancorp shares your information, and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bancorp share?	Can you limit this sharing?
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	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call: 1-800-273-0825 our menu will prompt you through your choice(s) or
- Mail the form below

Please note: If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

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Call 1-800-273-0825

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Mark any/all you want to limit: ☐ Do not share my personal information with nonaffiliates to market their products and services to me. Name Address City, State, ZIP Card Number Mail to: Netspend Prepaid Card Program P.O. Box 2136 Austin, TX 78768-2136

Who we are	
Who is providing this notice?	This notice is provided by The Bancorp Bank, N.A.

What we do	
How does The Bancorp 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 also limit access to information to those employees for whom access is necessary.
How does The Bancorp collect my personal information?	We collect your personal information, for example when you Open an account or pay your bills Make deposits or withdrawals from your account
my personal information:	 Provide us card or account information or give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you
	State laws 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 iointly with someone else?	Your choices will apply to everyone on your account.

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. The Bancorp does not share with our affiliates.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include online payment companies and prepaid card providers.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • We may partner with nonaffiliated financial companies to jointly market financial products or services to you.	

Other important information

- * California Residents In accordance with California law, we will not share information we collect about you with companies outside of The Bancorp, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will not share information we collect about you with our joint marketing partners without your authorization. We will limit sharing around our companies to the extent required by California law.
- Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, call 1-833-981-1080; visit our website: thebancorpbank.com; or write to: The Bancorp/CCPA, PO Box 5017, Sioux Falls, SD 57117-5017.
- * Vermont Residents In accordance with Vermont law, we will not share personal financial information about you, other than transaction experience information, with other Bancorp companies or affiliates, nor will we share any personal financial information about you with other Bancorp companies for marketing purposes.
- * Nevada Residents We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the "To limit our sharing" section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.