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| <b>FACTS</b>   | <b>WHAT DOES BOFI FEDERAL BANK DO WITH YOUR PERSONAL INFORMATION?</b><br>The terms of this Privacy Policy only apply to you if you open an account or use our prepaid debit card or related products or services.  |                                      |
| <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>   | The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and transaction history</li> <li>▪ Overdraft history and employment information</li> </ul>   |                                      |
| <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 Bofl Federal Bank chooses to share; and whether you can limit this sharing.   |                                      |
| <b>Reasons we can share your personal information</b>  |  | <b>Does Bofl Federal Bank share?</b> |
| <b>For our everyday business purposes –</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus |  | YES                                  |
| <b>For our marketing purposes –</b><br>to offer our products and service to you  |  | YES                                  |
| <b>For joint marketing with other financial companies</b>  |  | YES                                  |
| <b>For our affiliates' everyday business purposes –</b><br>information about your transactions and experiences   |  | YES                                  |
| <b>For our affiliates' everyday business purposes –</b><br>information about your creditworthiness   |  | YES                                  |
| <b>For our affiliates to market to you</b>   |  | YES                                  |
| <b>For our nonaffiliates to market to you</b>  |  | YES                                  |
| <b>To limit our sharing</b>  | <ul style="list-style-type: none"> <li>▪ Call toll-free 1-877-814-7681 - our menu will prompt you through your choice(s); <b>or</b></li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b><br/>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p> |                                      |
| <b>Questions?</b>  | Call 1-877-814-7681  |                                      |

| Mail-in Form   |  |   |
|--|--|---|
| <p><b>Mark if you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.<br/>Do not allow your affiliates to use my personal information to market to me.<br/>Do not share my personal information with nonaffiliates to market their products and services to me.</p> |  |   |
| Name   |  | <p><b>Mail To:</b></p> <p>NetSpend<br/>Privacy Choice<br/>P.O. Box 2136<br/>Austin, TX 78768-2136</p> |
| Account Number   |  |   |
| Address  |  |   |
| City, State, ZIP   |  |   |
| Phone Number   |  |   |

| Who we are   |   |
|--|---|
| Who is providing notice?   | This privacy notice is provided by BofI Federal Bank, also known as Bank of Internet USA, UFB Direct, Bank X, NetBank, BofI Advisor, Apartment Bank, Annuitants Federal Bank and Virtus Bank, and applies only to the prepaid and payroll card products and programs serviced and managed by NetSpend Corporation, a TSYS company, and any related products and services.   |
| What we do   |   |
| How does BofI Federal Bank 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 BofI Federal Bank collect my personal information?  | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or use your credit or debit card</li> <li>▪ Provide account information or deposit money</li> <li>▪ Provide employment information</li> </ul> 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 to right to limit only <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</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below from more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else?   | Your choices will apply to everyone on your account.  |
| Definitions  |   |
| Affiliates   | Our affiliates include companies with a common corporate identity or name. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with a common corporate identity or name.</i></li> </ul>  |
| Nonaffiliates  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include tax preparation companies, insurance companies, direct marketing companies, nonprofit organizations, and other banks.</i></li> </ul>  |
| Joint marketing  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include finance companies, mortgage companies, insurance companies and investment companies.</i></li> </ul>   |
| Other Important Information  |   |
| You may have privacy rights under various state laws including Vermont, California and Nevada. BofI Federal Bank will comply with these laws to the extent they apply. We may telephone existing customers with offers for additional financial products. You have the right to opt-out of this contact by calling 1-877-814-7681 to add your name to our do-not- call/contact list. Nevada residents may also contact the Nevada Attorney General for opt out information by phone (775-684-1100); email (bcpinfo@ag.state.nv.us); or mail (100 N. Carson St., Carson City, NV 89701). We may share your personal information with offshore service providers, for the limited purpose of providing a customer service call center for certain of the bank's products and services. |   |