

FACTS	<p>WHAT DOES METABANK™ DO WITH YOUR PERSONAL INFORMATION?</p> <p>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.</p>
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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.
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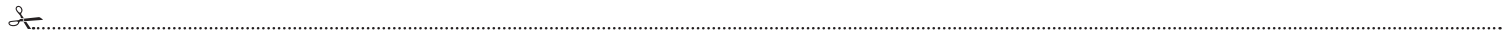
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Payment history and account transactions and ■ Transaction history and purchase history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share MetaBank personal information to run their everyday business. In the section below, we list the reasons financial companies can share their MetaBank personal information; the reasons MetaBank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does MetaBank 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 service 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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> Call 1-877-814-7681 - Our menu will prompt you through your choice(s), or Mail the form below <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 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.</p>
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Questions?	Call 1-877-814-7681
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Mail-in Form									
	<p>Mark if you want to limit:</p> <p><input checked="" type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, ZIP</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Last 4 numbers of card account:</td> <td></td> </tr> </table>	Name		Address		City, State, ZIP		Last 4 numbers of card account:	
Name									
Address									
City, State, ZIP									
Last 4 numbers of card account:									
Mail Opt-Out to:	MetaBank Prepaid Debit Card Program PO Box 2136 Austin, TX 78768-2136								

Who we are	
Who is providing this notice?	This privacy policy is provided by MetaBank and applies to the NetSpend prepaid debit cards and their related products and services.
What we do	
How does MetaBank 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.
How does MetaBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Register your card (open the card account) or pay a bill ■ Make a purchase or other transaction ■ Provide us card account information or give us your income information <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>MetaBank has no affiliates with which it shares your personal information.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include direct marketing companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>We may partner with nonaffiliated financial companies to jointly market financial products or services to you.</i>
Other important information	
<p>If you are a resident of California or Vermont, we will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law.</p>	