

CARD PRIVACY POLICY

PLEASE READ CAREFULLY BEFORE REGISTERING WITH, OR USING OR ACCESSING, THIS WEBSITE OR MOBILE APPLICATION. BY ACCESSING THIS WEBSITE OR MOBILE APPLICATION YOU ARE INDICATING YOUR ACKNOWLEDGMENT AND ACCEPTANCE OF THESE TERMS.

The following CARD Corporation Privacy Policy (“CARD Privacy Policy”) applies to the CARD websites and mobile applications (individually, and collectively, the “Website”) owned and operated by CARD Corporation, and its subsidiaries and affiliates (collectively, “CARD,” “we,” or “us”). If you submit any information to us, this CARD Privacy Policy applies.

By registering with, or using or accessing, the Website, whether via computer, mobile device, mobile application or other technology, you represent that you have read and agree to this CARD Privacy Policy in its entirety. **If you do not agree to this CARD Privacy Policy, do not use the Website.** CARD is free to revise this CARD Privacy Policy at any time by updating this posting, and your use after such change will signify your acceptance of the changed terms. Please check this CARD Privacy Policy periodically for changes.

If you apply for or open a CARD Premium Bank Account by Pathward, then Pathward’s Privacy Policy will also apply to you. This CARD Privacy Policy does not modify Pathward’s Privacy Policy, which applies to how information collected or obtained in connection with the CARD Premium Bank Account is used.

THE INFORMATION WE COLLECT

We collect both personal and non-personal information from you online.

For the purpose of this CARD Privacy Policy, when we use the term “personal information” we mean information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, data subject, or household or is defined as “personally identifiable information,” “personal information,” “personal data,” or similar term under Applicable Data Protection Law. We typically collect such information by requesting that you complete an online application.

Biometric Data. Any (i) Personal Data generated from measurable human biological and behavioral characteristics, which can be used for identification, (ii) government-issued identification, and (iii) selfie of the End User.

Data Points. Any Personal Data of the End User that we collect and later share with our Service Provider to process under the Agreement as it relates to fraud monitoring and data security.

When we use the term “non-personal information” we mean information that is not collected in conjunction with your name. We may use the following technologies to collect information:

- Cookies. Many sites use “cookies,” which are small text files that reside on your computer to identify you as a unique user. We may use cookies on our Website to allow us to, among other things, measure activity and to personalize your experience. For instance, cookies may enable us to remember your viewing preferences without requiring you to re-type a username and password. Cookies may also allow us to track your status or progress when requesting products, services, or information. If you choose, you can set your browser to

reject cookies or you can manually delete individual or all of the cookies on your computer by following your browser's help file directions. However, if your browser is set to reject cookies or you manually delete cookies, you may have some trouble accessing and using some of the pages and features that are currently on our Website, or that we may put on our Website in the future.

- Web Beacons. A web beacon is an electronic file on a web page that allows us to count and recognize users who have visited that page. Among other things, a web beacon can be used in HTML-formatted email to determine responses to our communications and measure their effectiveness. You can generally avoid web beacons in email by turning off HTML display and displaying only the text portion of your email.
- Internet Protocol (IP) Address. As you enter our Website, we capture and retain the IP address of the device you are using, such as a personal computer or a mobile device.
- Location and Usage Information. If you use our mobile application or access the Website using a mobile device, we may collect information concerning your location, information about when a mobile application is launched, individual session lengths for mobile applications, or why a mobile application may not be working.
- Behavior Biometrics. Signals relating to an individual's behavior or use of a device access our services, including any user behavioral traits, interactions and gestures (e.g., how an individual types on a keyboard, moves a mouse, holds a phone or taps a touch screen or otherwise interacts with a device).
- Device Information. Signals relating to an individual's hardware information about the device (e.g., Device ID, Device OS, model and browser), IP address (if the end user accesses our services via a computer), or GPS (if the end user accesses our service via a mobile device).
- DI/BB Service. Device Information and Behavior Biometrics service, which is available in the following integrations – Android SDK, iOS SDK, and Web SDK.

Do Not Track Header. Some web browsers and devices permit you to broadcast a preference that you not be "tracked" online. At this time, we do not modify your experience based upon whether such a signal is broadcast.

HOW WE USE PERSONAL INFORMATION

Our primary purpose in collecting information about you is to provide you with products, services, and information that we think may be of interest to you. We may also decide to use information about you to track how you use our Website, and we may aggregate the information that you provide with the information that other users provide in order to conduct research, analysis, or studies for our own purposes (i.e., not related to providing you with specific products or services). In addition we may use your information to mitigate risk as follows:

Fraud Prevention. Device Information, which are signals relating to an individual's hardware information about the device (e.g., Device ID, Device OS, model and browser), IP address (if you use our services via a computer or mobile device), or GPS (if you access our service via a computer or mobile device). Our Service Provider will also port scan to determine if you are using a remote desktop.

Our Service Provider does not share any of its port scanning results to us and only uses the port scan results for fraud prevention and detection purposes only.

We may decide to send email to people who provide us with their email addresses. If you decide that you do not want to receive commercial emails from us, you can “opt-out” from receiving such emails by clicking on the “unsubscribe” link provided at the bottom of every commercial email. Please note that if you choose to opt-out, we will still send you email relating to specific products or services that you purchase, or email that we believe is pertinent to any communication that you have sent to us, or relationship that you may have with us. If you decide at a later time that you would like to receive commercial emails from us, you can re-add yourself to our communication list. If you are a registered user of the Website, you may also change your communication preferences after logging into the Website.

HOW WE SHARE INFORMATION

We may share personal information or non-personal information with other companies in the following situations:

- Sharing Your Information with Service Providers. We may share information with companies or individuals that provide us with services. These services may include, among other things, helping us provide services that you request, creating or maintaining our databases, researching and analyzing the people who request products, services, or information from us, preparing and distributing communications, or responding to inquiries. Except as otherwise noted in this policy, any party with whom we share your personal information is required either contractually or by law to keep it confidential, and not to disclose it without your consent and to only use such information as required for the services to be performed.
- Other Companies: We may provide information to carefully selected outside companies when we believe their products or services may be of interest to you.
- Law Enforcement and Legal Process. We may disclose personal information to government and regulatory agencies to comply with a lawful summons, court order, subpoena, discovery request, fraud investigation, audit, regulatory examination or other valid court, government, or regulatory agency request.
- Business Transition. In the event that we, or any portion of our assets, are acquired, your information may be transferred to the acquiring company.
- Behavioral Advertisers. We may participate in behavioral-based advertising. This means that a third party may use technology, such as a cookie on your browser or a web beacon, to identify you on our Website so that they can provide advertising about products and services tailored to your interest. That advertising may appear either on our Website or on other websites. If you would like to opt-out of behavioral advertising based on your use of our Website, you can do so by visiting the Network Advertising Initiative at www.networkadvertising.org and the Digital Advertising Alliance at www.aboutads.info.
- Other Websites. Our Website, emails, or applications may link to third parties' websites. It is also possible that third parties' websites or emails may link to our Website. We are not responsible for the content or the privacy practices employed by third parties.

We encourage you to read the privacy policies of these websites before transmitting any personal information to third parties.

HOW WE SECURE INFORMATION

We use reasonable measures to help keep information secure, and to help prevent it from becoming disclosed to individuals who are not described in this CARD Privacy Policy. While we follow reasonable procedures to try to protect the information in our possession, no security system is perfect and we cannot promise, and you should not expect, that your information will remain secure in all circumstances.

HOW WE COMMUNICATE WITH YOU

If you have any questions or concerns regarding anything contained herein, please contact us at:

Email: supportDDA@CARD.com

Phone: (844) 227-3602

Or, for instant answers, visit our [FAQ page](#).

For your security please do not provide personal information via email, including:

- Your 16-digit card number
- Your Social Security Number
- Your Date of Birth
- CARD online account login info (Username or Password)
- Your State Issued ID

If we need, or are required, to contact you concerning any event that involves your information we may do so by email, telephone, or mail.

We have a process in place that helps us maintain the accuracy of the personally identifiable information that we collect. Please visit the CARD account page to review and correct information about yourself, such as a change in your name or contact information. If you believe that our information is inaccurate or incomplete, you also can contact us at the number listed above and ask us to correct or update our information.

YOUR CALIFORNIA PRIVACY RIGHTS

Under California Civil Code sections 1798.83-1798.84, California residents are entitled to ask us for a notice describing what categories of personal customer information we share with third parties or corporate affiliates for those third parties or corporate affiliates' direct marketing purposes. That notice will identify the categories of information shared and will include a list of the third parties and affiliates with which it was shared, along with their names and addresses. If you are a California resident and would like a copy of this notice, please submit a written request to the following address: supportDDA@card.com

Last Revised: February 2025