PRIVACY NOTICE STATEMENT

Rev: 08/2019

FACTS	WHAT DOES DIGNIFI 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 transactions • Credit history and credit scores • Income and employment information 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; the reasons DigniFi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DigniFi share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, etc.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	• Call +1 (855) 808-5861 • Email us: questions@dignifi.com **Please note:** 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 anytime to limit our sharing.

Questions?	Call +1 (855) 808-5861 or visit www.dignifi.com

Who We Are	
Who is providing this notice?	DigniFi and its affiliates as listed below.

What We Do	
How does DigniFi 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. Additionally, DigniFi requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.
How does DigniFi collect my personal information?	We collect your personal information, for example, when you • Apply for a loan • Open an account • Provide employment information • Give us your income information • Give us your contact information We also may collect your personal information from others, such as credit bureaus, affiliates, or other companies such as Plaid.
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 jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a DigniFi name such as • *DigniFi Servicing, Inc.* • *DigniFi Technologies, Inc.* • *DigniFi, Inc.* • *DigniFi Holdings, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we may share with include service providers acting on your behalf, like Plaid. • *DigniFi does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *DigniFi does not jointly market.*

Other Important Information
California Residents: Except as permitted by law or if you give us your permission, we will not share information we collect about you with nonaffiliates or affiliates. Please see the notice titled "Important Privacy Choices for Consumers." **Nevada Residents:** If you prefer not to receive marketing calls from us, you may call +1 (855) 808-5861 to be placed on our Do Not Call List. For more information, mail DigniFi 4772 Walnut St, Ste 200, Boulder, CO 80301 or visit www.dignifi.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St., Suite 3900, Las Vegas, NV 89101, call 702-486-3132, or email BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law. **Vermont Residents:** Except as permitted by law or if you give us your permission, we will not share information we collect about you with nonaffiliates or affiliates.

FACTS	**WHAT DOES WEBBANK DO WITH YOUR PERSONAL INFORMATION?**	Rev: 08/2019

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 transactions • Credit history and credit scores • Income and employment information 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; the reasons WebBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WebBank 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call +1 (855) 808-5861 or go to www.dignifi.com

Who we are	
Who is providing this notice?	WebBank

What we do	
How does WebBank 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 WebBank collect my personal information?	We collect your personal information, for example, when you • apply for a Loan or give us your income information • tell us where to send the money or provide employment information • show us your government-issued ID 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *WebBank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *WebBank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *WebBank does not jointly market.*

DigniFi and Plaid Technologies, Inc

Client uses Plaid Technologies, Inc. ("Plaid") to gather End User's data from financial institutions. By using our service, you grant Client and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy.

Other important information

Notice to Vermont Residents

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.dignifi.com or call +1 (855) 808-5861.

Notice to California Residents

If you live in California, we will not share information about you (1) with our affiliates for their own purposes or (2) for joint marketing with other Financial companies.