

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 income
- Account balances and payment history
- Credit history and credit scores

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 | No | We don't share |
| 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

Login to your account at www.card.com or via the CARD.com mobile application to update your Privacy Settings by clicking the Communications tab and opting out of privacy sharing.

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.

Questions?

Call us, toll-free, at 1-866-345-4520, email us at support@card.com, or visit us at www.card.com.

| Who we are | |
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| 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 <ul style="list-style-type: none"> ■ Open an account or pay your bills ■ Make deposits or withdrawals from your account ■ Provide 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 <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 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. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include online payment companies and prepaid card providers.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>The Bancorp Bank, N.A. does not jointly market.</i> |
| Other important information | |
| 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. We may disclose the following information to other financial institutions with which we have joint marketing agreements: <ul style="list-style-type: none"> • The following information we receive from you: your name and contact information • Information about your transactions with us or our affiliates, such as your account balance, payment history, parties to transactions, and credit card usage |
| 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 <i>To Limit our Sharing</i> section above. Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov . |

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| North Dakota Residents: | In accordance with North Dakota law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent, to service your account (through Card.com or its banking partners). We will limit sharing among our companies to the extent required by North Dakota law. |
| California Residents: | <p>For financial information, we will not share information we collect about you with companies outside of The Bancorp Bank, N.A. unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We may also share your information with our corporate affiliates and third party financial institutions with which we have a joint marketing agreement to offer financial products and services to you. If you would like to opt out of our sharing with affiliates or for joint marketing with other financial institutions, please use our California opt-out form: https://thebancorp.com/ccpa-web-form</p> <p>State general privacy laws permit consumers who are residents of the states of California, Connecticut, Colorado, Utah and Virginia 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; (c) request correction of incorrect personal information, and (d) opt out of the sale and share of such information, if applicable. State general privacy laws have exemptions for either: (i) personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law or (ii) financial institutions in general as federal financial privacy law subject entities. The provisions of the CPRA/CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law.</p> <p>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.</p> |