

FACTS**WHAT DOES SMB-FA CONSUMER 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
- Credit history and credit scores
- Account balances and transaction history

If you are *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.

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 SMB-FA Consumer chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SMB-FA Consumer share?	Can you limit this sharing?
For our everyday business purpose – Such as to process your transactions, maintain your accounts(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	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-833-624-8400

Who we are

Who is providing this notice?

Fidem SMB Holdings LLC and Fidem SMB LLC (together “SMB-FA Consumer”)

What we do

How does SMB-FA Consumer 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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does SMB-FA Consumer collect my personal information?

We collect your personal information, for example, when you:

- Provide account information or use your debit card
- Give us your income or your contact information
- Pay your bills

We also collect 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.

- *SMB-FA Consumer does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *SMB-FA Consumer 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.

- *SMB-FA Consumer doesn't jointly market.*

Other Important Information

For Vermont Customers.

- 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.
- For additional information concerning our privacy policies, call 1-833-624-8400.