

# Online Privacy Statement

Learn more about our collection and use of your personal information on this Website. From time to time, Direct Express® may modify this Online Privacy Statement.

## Direct Express® Privacy Statement

*Effective as of October 28, 2024*

### Facts

What does Direct Express® 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.

| Reasons we can share your personal information   | Does Direct Express® share? | Can you limit this sharing? |
|--|-----------------------------|-----------------------------|
| <b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| <b>For our marketing purposes</b> —to offer our products and services to you   | Yes                         | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                         | No                          |
| <b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences   | Yes                         | No                          |

| Reasons we can share your personal information   | Does Direct Express® share? | Can you limit this sharing? |
|--|-----------------------------|-----------------------------|
| <b>For our affiliates' everyday business purposes</b> —information about your creditworthiness | No                          | N/A                         |
| <b>For our affiliates to market to you</b>   | No                          | N/A                         |
| <b>For nonaffiliates to market to you</b>  | No                          | N/A                         |

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Account and routing number
- Social Security number and account balances
- Income and credit card or other debt
- Transaction history and account transactions

### 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 Direct Express® chooses to share; and whether you can limit this sharing.

### Questions?

Call 1-833-347-9777.

## **Who we are**

### **Who is providing this notice?**

Direct Express®. References to “us,” “we” and “our” may refer to Direct Express®, or Money Network Financial, LLC, managing the Direct Express® program.

## **What we do**

### **How does Direct Express® 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 employ appropriate measures, such as encryption, physical access security, and other appropriate technologies, to protect personal information collected online against unauthorized access, disclosure, alteration, or destruction.

### **How does Direct Express® collect my personal information?**

We collect your personal information, for example, when you

- Give us your income information or provide employment information
- Provide account information or give us your contact 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. Money Network Financial, LLC manages the Direct Express® program. Our affiliates include companies with the Fiserv, Clover, and First Data names; financial companies such as Fiserv Inc, Clover Network LLC and First Data Merchant Services LLC.

### **Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include companies such as mortgage companies, credit bureaus, insurance companies, direct marketing companies, and nonprofit organizations.

### **Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include other financial services companies, employers, merchants, and related entities such as credit card companies.

## **Other important information**

### **California and Vermont:**

If your account has a California or Vermont billing address, we will not share your personal information except to the extent permitted under California or Vermont law, as applicable.