

PRIVACY

Rev. 09/2015

FACTS		WHAT DO METABANK AND BLACKHAWK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and payment history ▪ account balances and account transactions ▪ transaction history and purchase history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>																									
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 Blackhawk chooses to share; and whether you can limit this sharing.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Reasons we can share your personal information</th> <th style="width: 25%;">Do MetaBank and Blackhawk share?</th> <th style="width: 25%;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes – to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For joint marketing with other financial institutions</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our affiliates' everyday business purposes – information about your transactions and experiences</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our affiliates' everyday business purposes – information about your creditworthiness</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Do MetaBank and Blackhawk 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 institutions	Yes	No	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 our affiliates to market to you	No	We don't share	For nonaffiliates to market to you	No	We don't share
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Questions?	Call 844-855-5628																									

Who we are	
Who is providing this notice?	MetaBank, the issuer of your card, and Blackhawk Network, Inc. ("Blackhawk"), which provides certain services in connection with your card account.
What we do	
How does Blackhawk 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 Blackhawk collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ open an account or provide account information ▪ give us your contract information or show us your government-issued

	<p>ID</p> <ul style="list-style-type: none"> ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>MetaBank's affiliates include companies with a Meta name</i> ▪ <i>Blackhawk's affiliates include companies with a Blackhawk name and others, such as Cardpool, Inc. and CardLab, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Neither MetaBank nor Blackhawk shares with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Either MetaBank or Blackhawk may partner with nonaffiliated financial companies to jointly market financial products or services to you.</i>
Other Important Information	
<p>CA residents: Both MetaBank and Blackhawk will limit sharing with their affiliates to the extent required by California law. Neither MetaBank nor Blackhawk will share your personal information for joint marketing with other financial institutions.</p> <p>VT residents: If MetaBank or Blackhawk shares your personal information for joint marketing with other financial institutions, they will share only your name, contact information, and information about your transactions.</p> <p>NV residents: We are providing this notice pursuant to Nevada law.</p>	