



<b>FACTS</b>	<b>WHAT DOES SWELL FINANCIAL, INC. (SWELL, WE, US, OUR, OR THE COMPANY) DO WITH YOUR PERSONAL INFORMATION?</b>	
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 Swell collects and shares depends on the product or service you obtain and utilize using the Swell website or the Swell mobile application. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number (or tax identification number) and income</li> <li>• Checking account information and payment history</li> <li>• Credit history and credit scores</li> </ul>	
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 Swell chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Swell share?</b>
	<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
	<b>For our marketing purposes –</b> to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes
	<b>For our affiliates to market to you</b>	Yes
	<b>For non-affiliates to market to you</b>	Yes
	<b>Can you limit this sharing?</b>	No
	No	No
	No	No
	No	No
	Yes	Yes
	Yes	Yes
	Yes	Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Email <a href="mailto:optout@swellmoney.com">optout@swellmoney.com</a> - include your first and last name, telephone number, home address, email address, and Swell profile number (if applicable)</li> <li>• Contact Swell Member Services toll free at 1-855-808-5220</li> </ul> <p>Please allow 3-5 business days for us to process your request.</p> <p><i>Please note:</i> If you are a new customer, we can begin sharing your information thirty (30) days from the date we provide 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.</p>	
<b>Questions?</b>	Contact Swell Member Services toll free at 1-855-808-5220 or go to <a href="http://www.swellmoney.com">www.swellmoney.com</a> .	

Who we are	
<b>Who is providing this notice?</b>	Swell Financial, Inc., a financial technology company
What we do	
<b>How does Swell protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer and mobile application safeguards and secured files and buildings.</p> <p>We also maintain physical, electronic and procedural safeguards (<i>i.e.</i>, virus protection software, firewalls, encryption). Only authorized employees have access. Customer account access is protected by customer-specific usernames and passwords.</p>
<b>How does Swell collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Give us your income information or provide employment information</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market you</li> <li>• Sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See "<i>Other Important Information</i>" below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Swell has no affiliates.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include banks, credit bureaus and similar data providers, lenders, payment processors, investment companies, and other third-party companies that offer consumer financial products and services.</p>
<b>Joint marketing</b>	<p>Our joint marketing partners may include lenders, banks, payment processors, investment companies, and other third-party companies that offer consumer financial products and services.</p>

Other Important Information

*California residents:* We will not share information we collect about you with affiliated or non-affiliated third-parties, except in the limited circumstances permitted under state law, or if you give us your permission. For business purposes, we may share your personal information described under “What?” above with credit bureaus and similar data providers, banks, lenders, payment processors, investment companies, and other third-party providers, our affiliated companies, and other organizations. To request a list of companies with whom we may share personal information, email your request with your first and last name, telephone number, home address, and account number (if applicable) to [optout@swellmoney.com](mailto:optout@swellmoney.com). If you are a California resident but are not a “customer” as described above, please review our California Resident Privacy Notice and Disclosure.

*Nevada residents:* If you would like more information regarding this notice or Nevada’s law regarding corporate do-not-call registries, you can contact us at the toll-free number or address included in this notice, as well as the Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101; Phone: (702) 486-3132 Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

*North Dakota residents:* We will not disclose information about you with non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.

*Vermont residents:* We will not disclose information about you with affiliates or non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.