

FACTS **WHAT DOES AVEN 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 information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • accounts balances and payment history • credit history and credit scores
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 Aven chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information.	Does Aven 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	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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	Email us at support@aven.com. Please include "Limit Sharing" in the subject line of the email and include any/all of the following opt-out statements in the body of the email to indicate your choices: <ul style="list-style-type: none"> • "Do not share information about my creditworthiness with your affiliates for their everyday business purposes." • "Do not allow your affiliates or non-affiliates to use my personal information to market to me." Please note: If you are a <i>new customer</i> , we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	Please note: We may contact our existing customers by mail, email, or telephone to offer additional financial products or services. You may direct us not to send you such offers. To limit our direct marketing to you by mail, email, or telephone, email us at privacy@aven.com.
Questions?	Call 1.877.761.1080 or email us at support@aven.com.

Who we are

Who is providing this notice?

This privacy notice is provided by Aven Holdings, Inc., and its affiliates, including, but not limited to, Aven Financial, Inc., Aven Financial Technologies, Inc., Aven Crypto, Inc., Aven Auto, Inc., and Credit Builder, Inc. (collectively, "Aven").

What we do

How does Aven 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 obtain 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 Aven collect my personal information?

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

- apply for a loan
- give us your income information
- open an account
- use your credit card
- pay your bills

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 non-affiliates to market to you

State law 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 unless you tell us otherwise. An account holder may express a privacy preference on behalf of the other joint account holders.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies referred to collectively above as "Aven," including, but not limited to, Aven Financial, Inc., Aven Financial Technologies, Inc., Aven Crypto, Inc., Aven Auto, Inc., and Credit Builder, Inc.*

Non-affiliates

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

- *Non-affiliates we share with can include financial services companies, such as mortgage lenders; nonfinancial companies such as retailers; and other companies such as nonprofit groups.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include other financial services companies.*

Other important information

Please note: We may contact our existing customers by mail, email, or telephone to offer additional financial products or services. You may direct us not to send you such offers. To limit our direct marketing to you by mail, email, or telephone, email us at support@aven.com.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside our corporate family, except as permitted by law. For example, with your consent, to service your account, or provide you with rewards you are entitled to. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: If you live in Vermont, we will share information only as permitted by law. We will not share your personal information with non-affiliates for their marketing purposes, unless you authorize us to do so. We will not share consumer report information about you with joint marketing partners or with affiliates, except with your consent or to the extent otherwise permitted by law.

For 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 or to service your account. We will limit sharing among our companies to the extent required by North Dakota law.

Important Information about Credit Reporting

We may report information about your credit account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.