

Facts	What does Aptys Solutions 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 can include:</p> <ul style="list-style-type: none"> ■ Checking account number or debit card number ■ Moli payment history ■ Private information that you make available while using the Moli app <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 Aptys Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Aptys Solutions share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), and to respond to court orders and legal investigations	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	No	We don't share
For our affiliates' everyday business purposes	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call us at (530) 692-7897 , email privacy@moli.me , or go to https://terms.paymoli.app/consumer-privacy-policy.html
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Who we are

Who is providing this notice?	This privacy notice is provided by Aptys Solutions in connection with its provision of the Moli service and is applicable to your personal Moli account activity.
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What we do

How does Aptys Solutions 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 Aptys Solutions collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ register as a new user ■ register your funds account with your user account ■ use Moli to send or receive funds
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.</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"> ■ Aptys Solutions does not share information with affiliates so they can market to you.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Aptys Solutions does not share information with nonaffiliates so they can market to you.
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"> ■ Aptys Solutions does not have joint marketing agreements.

Other important information

California residents: we won't share personal information we collect about you except to the extent permitted under California law. This does allow sharing of information for the purposes of executing the payments that you initiate, or the payments someone else sends to you.

Vermont residents: we won't share your personal information with data brokers. We won't even ask you to let us do that. By the way, the same thing goes for all the non-Vermont residents, too.

Nevada residents: Nevada requires that we provide residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: BCPINFO@ag.state.nv.us.