

Facts	WHAT DOES APTYS 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 personal 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"> ■ Checking account number and account balance ■ PayMōli payment history and checking account transaction history ■ Private information that you make available while using the PayMōli app When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Aptys 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call us at 972-722-5400 , email mailto:privacy@paymoli.com , or go to www.paymoli.com/privacy
-------------------	--

Who we are

Who is providing this notice?

This privacy notice is provided by Aptys in connection with its provision of the PayMōli service and is applicable to your personal PayMōli account activity.

What we do

How does Aptys 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 collect my personal information?

We collect your personal information, for example, when you

- register as a new user
- register your checking account with your user account
- use PayMōli to send or receive funds

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.

Definitions

Affiliates

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

- None

Nonaffiliates

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

- financial institutions, specifically, those involved in your financial transactions
- payment processors for those financial institutions
- the Federal Reserve Bank, acting as a payment processor

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- none

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.