

This document describes how Finxera will handle the information you provide when enrolling into the CFTPay service.

FACTS		WHAT DOES FINXERA 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">■ Social Security number and income■ Account balance and transaction 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 Finxera chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Finxera 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	<ul style="list-style-type: none">■ Call customer service at 1-888-348-4543■ Email support@cftpay.com Or <ul style="list-style-type: none">■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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>		
Questions?	Call 1-888-348-4543 or email support@cftpay.com		

Who we are	
Who is providing this notice?	Finxera, Inc. and CFTPay, a service of Finxera, Inc.
What we do	
How does Finxera 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; restricting access to your personal and account information to those employees who need to know that information; and security and privacy procedures.
How does Finxera collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">■ Open an account or give us your contact information■ Show identification, pay your bills, or provide us account information■ Tell us who is to receive money 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 <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 non-affiliates to market to you State laws 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Our affiliates include Priority Technology Holdings, Inc., ACH.com, MX™ Merchant, and Passport.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ Nonaffiliates we share with may include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ Our joint marketing partners include credit card and prepaid card companies.
Other Important Information	
<p>California: Under California law, we will not share information we collect about you with companies outside of our corporate family unless the law allows. We will limit sharing among our companies to the extent required by California law.</p> <p>Nevada: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the "To limit our sharing" section. For more information regarding our telemarketing practices, contact us at 1-888-348-4543; support@cftpay.com; or Finxera, Inc. 2975 Regent Blvd., Suite 100, Lockbox Svcs 208677, Irving, TX 75063. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; AgInfo@ag.nv.gov.</p> <p>Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about your transactions or experiences with you within our corporate family without your consent.</p>	

 -----

Mail-in Form

Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. ■ Apply my choices only to me []	Mark any/all you want to limit: <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 to use my personal information to market to me.■ Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address	
	City, State, Zip	
	Account #	
		Mail to: Finxera, Inc. Attn: Opt Out 2975 Regent Blvd. Suite 100 Lockbox Svcs 208677 Irving, TX 75063