

# FACTS

## WHAT DOES THE BANCORP DO WITH YOUR PERSONAL INFORMATION?

Rev. 10/2013

### 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* 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, whether The Bancorp shares your information, and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bancorp share?	Can you limit this sharing?
<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	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call **1-866-739-8472** – our menu will prompt you through your choices

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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.

### Questions?

Call 1-866-739-8472

### Who we are

#### Who is providing this notice?

This privacy policy is provided by The Bancorp and applies to the READYdebit® Visa® Prepaid Card, READYdebit Platinum Visa Prepaid Card, READYdebit Payroll Plus Visa Prepaid Card, DriverCard Visa Prepaid Card and any related products and services.

## What we do

<b>How does The Bancorp protect my personal information?</b>	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 also limit access to information to those employees for whom access is necessary.
<b>How does The Bancorp collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay your bills or make a wire transfer</li> <li>• provide account information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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 to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<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>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as The Bancorp Bank and Bancorp Card Services Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>The Bancorp does share with nonaffiliates so they can market to you. You may opt-out of this sharing.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners may include other financial companies, such as Ready Financial Group, Inc.</i></li> </ul>

## Other important information

\*California Residents—In accordance with California law, we will not share information we collect about you with companies outside of Ready Financial Group, Inc. or The Bancorp, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing around our companies to the extent required by California law.

\*Vermont Residents—In accordance with Vermont law, we will not share personal financial information about you, other than transaction experience information, with other Bancorp companies or affiliates, nor will we share any personal financial information about you with other Bancorp companies for marketing purposes.

\*Nevada Residents—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 direct marketing contact section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us.

For more information you can contact:  
READYdebit Customer Service, P.O. Box 1966, San Ramon, CA 94583, telephone 1-866-465-1645.