

FACTS

Rev. October 2020

WHAT DOES OPTIMIZE FINANCIAL TECHNOLOGY, INC. (OPTIMIZEFT) DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR USE OF OPTIMIZEFT APP?

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 account balances • Payment history and transaction history • Account transactions and checking account information
How?	All financial companies need to share customers' personal information to run their every-day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons OptimizeFT chooses to share; and whether you can limit this sharing.

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

Questions?	Call 858-255-8262 or go to https://optimizeft.com
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Who we are	
Who is providing this notice?	Optimize Financial Technology, Inc. in connection with your use of mobile applications and websites (“App”).
What we do	
How does OptimizeFT 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 OptimizeFT collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or give us your contact information • Pay your bills or provide account information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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>
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.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our non-affiliates include issuing banks and channel partners utilizing OptimizeFT systems and services to offer branded Card management tools.</p>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Additional information about our privacy notice:

Other Information We Collect

We may collect other information that does not reveal your specific identity or does not directly relate to an individual such as browser information, information collected through cookies, pixel tags and other technologies, demographic information, other information provided by you, and aggregated and de-identified data.

Cookies

Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted personal information. Cookies allow us to collect information such as browser type, time spent using our services, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the services in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the services and to assist us with resolving questions regarding the services. We also utilize cookies for advertising purposes.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the services and some other online products and services.

Do Not Track Signals

Do Not Track (DNT) is a privacy preference users can set if they do not want web services to collect information about their online activity. However, there is currently no universal standard for sending and receiving DNT signals. For these reasons, we do not monitor or respond to DNT signals.

Consent to Transfer and Processing of Data

If you are located outside of the United States, please be aware that information we collect through the services will be transferred to and processed in the United States. By using the services or providing us with any information, you fully understand and unambiguously consent to this transfer, processing, and storage of your information in the United States.

Children's Privacy

We do not knowingly collect personally identifiable information from children under 13 without parental consent. The services are not directed to or intended for individuals under 13 years of age. If you are under the age of 13, please do not provide personally identifiable information of any kind.