

## FACTS

### WHAT DOES METABANK®, NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and Income</li> <li>■ Account balances and Transaction history</li> <li>■ Credit history and Assets</li> </ul>
<b>How?</b>	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 MetaBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MetaBank share?	Can you limit this sharing?
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<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>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	Yes	Yes

#### To limit our sharing

- Call 800-472-5625 – our menu will prompt you through your choice(s) or
- Visit us online: [www.hrblock.com/bank/pdfs/meta-opt-out-information-sharing.pdf](http://www.hrblock.com/bank/pdfs/meta-opt-out-information-sharing.pdf) or
- Fully complete and mail the form below as directed.

**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 800-472-5625 or go to [www.hrblock.com](http://www.hrblock.com)

## Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Mark any/all you want to limit:

- 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 nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account number(s) or TIN

**Mail to:**

MetaBank, c/o Emerald  
Financial Services, LLC,  
Privacy Choices  
PO Box 30674  
Salt Lake City, UT 84130

Who we are	
Who is providing this notice?	This privacy policy is provided by MetaBank and applies to MetaBank products and services.
What we do	
How does MetaBank protect my personal information?	<p>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.</p> <p>We also limit access to information to those employees for whom access is necessary.</p>
How does MetaBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or Apply for a loan</li> <li>■ Make deposits or withdrawals from your account or provide account information</li> <li>■ Use your credit or debit card</li> </ul> <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"> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>MetaBank does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include tax preparation companies, prepaid program managers, banks, and other nonaffiliated financial companies.</i></li> </ul>
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"> <li>■ <i>Our joint marketing partner(s) include tax preparation companies, prepaid program managers, banks, and other nonaffiliated financial companies.</i></li> </ul>
Other important information	
<p>You may have privacy rights under various state laws including Vermont, California and Nevada. We will comply with these laws to the extent they apply. We may telephone existing customers with offers for additional financial products. You have the right to opt-out of this contact by calling 1-800-472-5625 to add your name to our do-not-call/contact list. Nevada residents: Nevada law requires that we provide you with the following contact information for the Bureau of Consumer Protection, Office of the Nevada Attorney General: address: 100 North Carson Street, Carson City, NV 89701; phone number: 775-684-1100; email address: bcpinfo@ag.state.nv.us. We may share your personal information with offshore service providers, such as providing a customer service call center for certain of the bank's products and services. <b>Call Monitoring and Recording.</b> If you communicate with us by telephone, we may monitor or record the call.</p>	