FACTS

WHAT DOES NET PAY ADVANCE 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 depends on the product or service you have with us. This information can include: • Personal and financial information from your financial institution(s) • Social security number and income • Account balances and payment history • Transaction history and overdraft history • Credit history
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 Net Pay Advance chooses to share; and whether you can limit this sharing. Information may be shared with our affiliates or third parties to support our services or for transactional purposes. We do not share mobile information with third parties for marketing or promotional purposes.

Reasons we can share your personal information	Does Net Pay Advance 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Call 1-888-942-3320 • Visit us online: https://netpayadvance.com **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 1-888-942-3320 or go to https://netpayadvance.com

Who are we

Who is providing this notice?	This privacy notice is being provided by Net Pay Advance

What we do

How does Net Pay Advance 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 Net Pay Advance collect my personal information?	We collect your personal information, for example, when you • Apply for a loan or service • Provide your debit card, employment information, and financial institution information • Give us your income information • Give us contact information We also collect your personal information from other companies such as credit bureaus or affiliates. We also collect your personal information from other companies. For example, we may use Charitize, Inc. (“Rightfoot”) to gather your personal information and financial information, as applicable, from your financial institutions (“Financial Information”). By interacting with the services for which we use Rightfoot, you acknowledge and agree that we may provide information about you for Rightfoot to access and retrieve such Financial Information. The terms of Rightfoot’s Privacy Policy govern Rightfoot’s collection, transfer, storage, and use of that information, and you consent to Rightfoot’s Privacy Policy. You also expressly grant Net Pay Advance, Inc. dba netpayadvance.com, including its licensed affiliates, and Rightfoot the right, power, and authority to act on your behalf to access and transmit Financial Information from your financial institution(s) as reasonably necessary for Rightfoot to provide its services. You may withdraw your consent to these practices by contacting us at customerservice@netpayadvance.com or 1-888-942-3320. You are not required to consent to be considered for a loan; however, depending on your relationship with us, doing so may affect the products and services we provide to you, or our ability to provide such products and services.
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. 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 non-financial companies. Our affiliates include companies with one of the following names: • Net Pay Advance, Inc.; NPATX, LLC; NPAKS, LLC; NPAMO LLC; NPAUT LLC; NPATN LLC; NPALA, LLC; NPASC LLC; NPAWI LLC; NPAMS, LLC

Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Nonaffiliates that we share with can include both financial and non-financial companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • We may engage in joint marketing with R-Funding LLC, a nonaffiliated third party lender

Other Important Information

All states: You may have other privacy rights in some states under state law. To the extent that such state laws apply, we will comply with them when we share information about you.

California: If your account has a California billing home address, we will not share your personal information except to the extent permitted under California law.