

FACTS	WHAT DOES eMoneyUSA 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 balances and payment 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 eMoney chooses to share, and whether you can limit this sharing.	
	Reasons we can share your personal information	Does eMoney share?
	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
	For our marketing purposes – to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – information about your transactions and experiences	Yes
	For our affiliates everyday business purposes – information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	No
		Can you limit this sharing?
		No
		No
		We don't share
		No
		Yes
		Yes
		We don't share
To limit our sharing	<ul style="list-style-type: none"> • Call toll-free: 866-986-3696 • Contact us via email: support@emoneyusa.com <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 866-986-3696 or go to www.emoneyusa.com	

Who we are	
Who is providing this notice?	eMoneyUSA Holdings, LLC and its affiliate eMoneyMissouri, LLC.
What we do	
How does eMoney 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>All information collected is stored in a technically and physically secure environment. We store and transmit information with SSL encryption software.</p>
How does eMoney collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Apply for a loan ● Give us your income information ● Provide employment information ● 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	<p>Financial and nonfinancial companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include companies with an eMoney name.</i>
Nonaffiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> ● <i>eMoney does not share with nonaffiliates so they can market to you.</i>
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"> ● <i>eMoney doesn't jointly market.</i>