

FACTS	WHAT DOES STEP MOBILE, INC. ("STEP") 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and transaction history ▪ Account transactions and checking account information ▪ Account balances and purchase history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Step chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Step 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	No	We don't share
For our 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? Please email support@step.com.

Who we are

Who is providing this notice? This notice is being provided on behalf of Step Mobile, Inc. ("Step").

What we do

How does Step protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These

Protect my personal information.	and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Step collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ <u>Open an account</u> ▪ <u>Deposit money</u> ▪ <u>Provide account information</u> ▪ <u>Show your government-issued ID</u> ▪ <u>Give us your contact information</u>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ <u>sharing for affiliates' everyday business purposes—information about your creditworthiness</u> ▪ <u>affiliates from using your information to market to you</u> ▪ <u>sharing for nonaffiliates to market to you</u> <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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <u>Step has no affiliates with which it shares your personal information.</u>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <u>Step does not share with nonaffiliates so they can market to you.</u>
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"> ▪ <u>Step doesn't jointly market.</u>

Other important information
<p>California Residents Only: We will not share information we collect about you with nonaffiliates, except as permitted by law, including, for example, with your consent or to provide financial services you have requested.</p>