

Facts	What does Greenlight 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 income • account balances and transaction history • credit history and payment history • credit scores and employment information • contact details and demographic information
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 Greenlight chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenlight 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	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

To limit our sharing
<ul style="list-style-type: none"> • Call 1-888-483-2645. • Email us at: info@greenlight.com. Please include "Limit Sharing" in the subject line of the email. <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided 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.</p>

Questions
Please contact us by email at info@greenlight.com or call 1-888-483-2645.

Who we are	
Who is providing this notice?	This notice is being provided on behalf of Greenlight Financial Technology, Inc. and its related companies and affiliates.

What we do	
How does Greenlight 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 Greenlight 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 make deposits or withdrawals from your account • use your Greenlight card • Make investments using a Greenlight investment account <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. 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 non financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include Greenlight Investment Advisors, LLC and other commonly owned companies that use the Greenlight name.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include companies such as financial services companies, such as partner financial institutions and financial service providers, and nonfinancial companies, such as retailers and technology service providers.
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"> • Our joint marketing partners include categories of companies such as other financial institutions and financial services providers.

Other important information	
<p>VT: If you are a consumer with a Vermont mailing address, we will not share information we collect about you with companies outside of Greenlight, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	

CA: If you are a consumer with a California mailing address, we will not share information we collect about you with companies outside of Greenlight, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled.