Rev. 10/2026

FACTS	WHAT DOES DAVE OPERATING LLC (“DAVE”) 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: ● Social Security number and income ● account balances and payment history ● account transactions and transaction history When you are no longer our customer, we may continue to share your information as described in this notice.
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 reason Dave chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dave 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	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	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 our nonaffiliates to market to you	No	We don’t share

To limit our sharing	Based on our current practices, there are no options for limiting sharing. **Please note**: If you are a new customer, we can begin sharing your information as allowed in this notice thirty (30) days from the date we provide it to you. 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 with questions as noted below.
Questions?	Email us at support@dave.com or call us at 844-857-3283.

Who we are	
Who is providing this notice?	Dave Operating LLC and its affiliates (collectively “Dave”)

What we do	
How does Dave protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings.
How does Dave collect my personal information?	We collect your personal information, for example, when you: ● Open an account with or through Dave ● Give us your information, such as income, account and employment ● Use the Dave mobile app and tell us where to send money
Why can’t I limit all sharing?	Federal law gives you the right to limit only ● sharing for affiliate’s everyday business purposes - information about your creditworthiness ● affiliates from using your information to market 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *Dave affiliates include Dave Inc. and Dave OD Funding I, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies . ● *Dave does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *Dave does not perform joint marketing.*

Other important information

FOR VERMONT RESIDENTS: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.

FOR CALIFORNIA RESIDENTS: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.

FOR NEVADA RESIDENTS: Notice provided pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by writing to us at Dave Operating LLC 1265 S Cochran Ave, Los Angeles, CA 90019. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protections, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101, phone number (702) 486-3132, email BCPINFO@ag.state.nv.us.

FOR TEXAS RESIDENTS: For questions or complaints about Dave and related products and services, contact Dave at support@dave.com. Dave is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting Dave, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

State laws may also provide you with specific privacy protections. We will comply with applicable state laws with respect to our use of your information.