

FACTS

WHAT DOES MERRICK BANK 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
- Credit history and credit scores
- Account balances and transaction history

When you are *no longer* our customer, we 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 reasons Merrick Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Merrick Bank 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-204-5936 or go to www.merrickbank.com/privacyquestions

What we do

How does Merrick Bank 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 Merrick Bank 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 or use your credit card ■ Give us your income or give us your contact information ■ Pay us by check <p>We also collect 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>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Merrick Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Merrick Bank 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>Merrick Bank doesn't jointly market.</i>

Other important information

Special Notice for Vermont Residents: The information sharing practices described above are in accordance with federal law. Vermont law places additional limits on sharing information about Vermont residents so long as they remain residents of Vermont. In accordance with Vermont law, Merrick Bank will not share information we collect about Vermont residents to companies outside of Merrick Bank except: (1) As permitted by law; (2) To companies that perform marketing or other services on our behalf; (3) Name, contact and transaction and experience information (such as your account balance and payment history) to other financial institutions with which we have joint marketing agreements; or (4) With the authorization or consent of the Vermont resident. Merrick Bank also will not share non-transactional information about Vermont residents received from others within the Merrick Bank family of companies except with the authorization or consent of the Vermont resident.

Special Notice for California Residents: We only disclose your Personal Information with our affiliates and nonaffiliated third parties in a manner that is permitted under the California Financial Information Privacy Act (CFIPA) and federal law. In general, CFIPA requires us (1) to provide you with notice and the right to tell us not to disclose your Personal Information before we disclose such information to our affiliates or other financial institutions with which we have joint marketing agreements, and (2) to seek your express consent before we disclose your Personal Information to nonaffiliated third parties for marketing purposes. This means that unless we provide you with notice and the opportunity to tell us not to share your Personal Information, or seek your express consent to do so, we will not share your Personal Information with other financial service providers and non-financial parties except for the purpose of fulfilling your request for credit, as you may otherwise direct us to do so, or as otherwise permitted under CFIPA and federal law. **Regarding Third Parties with Whom Personal Information is Disclosed:** Merrick discloses personal information to the following third parties: (1) Service Providers: to service or administer your Merrick account. Generally, you may not opt out of this category of disclosure; (2) Managers of Content on our Website: to take applications and payments via website or mobile applications. Generally, you may not opt out of this category of disclosure; (3) Government Agencies and Regulators: to fulfill requests made by authorized government agencies including Merrick's regulators. Generally, you may not opt out of this category of disclosure.

If you have questions about this disclosure, please contact us at:

- www.merrickbank.com/Privacy-Opt-Out
- Merrick Bank, P.O. Box 777, Draper, UT 84020-0777