

FACTS

WHAT DOES BMTX 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
- account balances, account transactions and checking account information
- transaction history and wire transfer instructions

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 BMTX, Inc., a wholly owned subsidiary of BM Technologies, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BM Technologies, Inc. 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

Questions?

Call 1-877-327-9515

Who we are

Who is providing this notice?

BM Technologies, Inc.

What we do

How does BM Technologies, Inc. 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.

Additionally, we use certain web, data, network, transaction and integration security measures to assist in the protection of your personal information from unauthorized access and use, and limit access to information to those employees for whom access is appropriate.

How does BM Technologies, Inc. collect my personal information?

We collect your personal information, for example, when you

- open an account
- deposit money
- pay your bills
- use your debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- BMTX, Inc., is a wholly owned subsidiary of BM Technologies, Inc.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- BM Technologies, Inc. does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners may include credit card companies that sell non-deposit investment products and other financial service companies with whom joint marketing efforts would be mutually beneficial.