

FACTS

WHAT DOES CLAIR, INC. 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
- credit history and credit scores

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 Clair chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Clair 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	No	We don't share
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

- Call Clair — our menu will prompt you through your choice(s) or
- Visit us online: www.getclair.com/legal

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent 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.

Questions?

Call Clair's customer service +1-888-442-5247 or go to www.getclair.com/support

Who we are

Who is providing this notice?

Clair, Inc.

What we do

How does Clair protect my personal information?

We use security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.

How does Clair collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- show us your driver's license or government-issued ID
- give us income information or wage statements

We also collect your personal information from 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 with nonaffiliates who market to you
- joint marketing with others when Clair is marketing products other than deposit accounts (including access devices like debit cards) 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.

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

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

- Clair does not share with its affiliates

Nonaffiliates

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

- Clair shares information with MetaBank, N.A., a non-affiliated bank and FDIC member, under a formal agreement to provide deposit products and services to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Clair & MetaBank, N.A. jointly market deposit accounts (including access devices) to you under formal agreements. Clair may jointly market other financial products and services (besides deposit accounts) to you.

Other Important Information

For myself and on behalf of all joint accountholders:

 I acknowledge receipt of this Privacy Notice

Special Notice For Residents of California and Vermont:

For California Residents. We will not share personal information with affiliates or nonaffiliates except as permitted by California law, such as to process your transaction or with your consent.

For Vermont Residents. We will share information only as permitted by law. We will not share your personal information with nonaffiliates for their marketing purposes, unless you authorize us to do so. We will not share consumer report information about you with joint marketing partners or with affiliates, except with your consent or to the extent otherwise permitted by law.

I authorize Clair to send me news, features, offers for financial products and services.

I acknowledge that I have read and agree to the [Terms of Use](#) and [Privacy Policy](#)