

California Privacy Statement

This California Privacy Statement is for California Residents only and supplements the Self Financial, Inc. Privacy Policy. This policy describes the personal information that Self Financial, Inc. (“we,” “our,” or “us”) collects in the course of its business, explains how this information is collected, used, shared, and disclosed, describes rights provided by the California Consumer Privacy Act of 2018 (“CCPA”) to California Residents (“consumers” or “you”) regarding their personal information, and explains how consumers can exercise those rights.

If you have a visual impairment or other disability that makes you unable to review this California Privacy Statement online in the form provided, or with a screen reader or other voiceover accessibility tool, please contact us using the contact information provided below and we will provide you the document in a format that is accessible to you.

What is Personal Information?

We may collect, use, or share your personal information. Personal information is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“personal information”). “Personal information” does not include: (1) publicly available information, such as information that is lawfully made available from federal, state, or local records, and (2) de-identified or aggregate consumer information.

With a limited exception, and as noted in other sections of this privacy policy, certain provisions of the CCPA do not apply to:

- Certain personal information covered by or collected under industry-specific privacy laws including, but not limited to, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act, the California Financial Information Privacy Act, and the Driver's Privacy Protection Act of 1994.
- Personal information that we collect about you when you are acting as our job applicant, employee, owner, director, officer, medical staff member, or contractor to the extent that we collect and use your personal information solely within the context of that role. This also includes your emergency contact information and personal information that is necessary for us to retain to administer benefits for you. However, you will still receive a notice at the time of collection, which outlines the categories of personal information we collect and the purposes for which we collect the categories of personal information.
- Personal information we receive from you reflecting a communication or transaction between us and another business when you are acting as an employee, owner, director, officer, or contractor of such company, partnership, sole proprietorship, nonprofit, or government agency and you are seeking a product or service from us for the company, partnership, sole proprietorship, nonprofit, or government agency (Business Consumer). We have outlined the limited rights afforded to Business Consumers below.

Your Rights under the CCPA

As described in more detail below, the CCPA provides you with certain rights regarding the collection, use, retention, and disclosure of your personal information.

The Right to Know About Personal Information Collected, Used, or Disclosed

You have the right to request that we provide you with certain information about the personal information we collect, use, or disclose about you as well as the categories and specific pieces of information that we have collected about you in the 12 months before your submission of a verifiable consumer request. Specifically, you have the right to request the following information:

- The categories of personal information we have collected about you.
- The categories of sources from which we have collected personal information about you.
- Our business or commercial purpose for collecting your personal information.
- Our business or commercial purpose for disclosing the category of personal information about you.
- The specific pieces of personal information we have about you.
- If we disclosed your personal information for a business purpose:
 - The categories of personal information that we disclosed about you for a business purpose; and
 - The categories of third parties to whom your personal information was disclosed for a business purpose, and which category of personal information was disclosed to that category of third party.

A household may request to know aggregate household personal information by submitting a verifiable consumer request. Also, if all consumers in a household jointly request access to specific pieces of information for the household, and we can individually verify all the members of the household, then we will comply with the request.

However, there is certain information that we will not disclose to you. This information includes but is not limited to your Social Security number, driver's license number or other government-issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answer.

This right does not apply to Business Consumers.

Personal Information We Collect, Use, or Share

The CCPA requires us to disclose certain information regarding our collection, use, and sharing of personal information. The following table outlines the categories of personal information that we have collected about consumers in the last 12 months. For each category, if applicable, we have identified the categories of sources from which that information was collected, the business or commercial purpose(s) for which the information was collected, and the categories of third parties with whom we share personal information.

Business or commercial purposes are defined as follows:

- **Account Services:** Account services include: (1) establishing, maintaining, supporting, and servicing an account or membership you may have opened with us and for which you provided the information or that you may have applied for or established with one or more of our issuing banks; (2) providing services, products, or information you may have requested from us or from our issuing banks with whom you may have or may be seeking an account relationship; and (3) performing services such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, or providing similar services on our own behalf or on the service provider’s behalf.
- **Security and Fraud Detection:** Security and fraud detection services include detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and prosecuting those responsible for that activity.
- **Debugging:** We engage in debugging to identify and repair errors that impair existing intended functionality in our systems.
- **Improvement of Products and Services:** We use personal information to verify, maintain, and improve our products and services.
- **Internal Research:** We use personal information for our internal research related to technological development and demonstration.
- **Advertising and Marketing Services:** We use personal information to provide advertising or marketing services on our own behalf or for our issuing banks.
- **Legal Obligations:** We use personal information to comply with legal obligations.
- **Audits:** We use personal information to audit current interactions with you and related transactions (e.g., counting and verifying ad impressions, auditing compliance).
- **Merger/Acquisition/Bankruptcy, etc.:** We may use your personal information as part of a merger, acquisition, bankruptcy, or other transaction where a third party assumes control of us.
- **Commercial/Economic Interests:** We use personal information to advance our commercial or economic interest.

Categories of Personal Information	Have We Collected This Personal Information in the Last 12 Months?	The Categories of Sources From Which the Personal Information is Collected	The Business or Commercial Purpose(s) for Which the Information is Collected, Used, and/or Shared	The Categories of Third Parties/Service Providers With Whom we Share Personal Information
Identifiers. This may include a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol	Yes	<ul style="list-style-type: none"> ● You ● Credit bureaus and credit reporting agencies 	<ul style="list-style-type: none"> ● Account Services ● Security and Fraud Detection ● Debugging 	<ul style="list-style-type: none"> ● With our third party issuing banks with whom you have established an account, if any

<p>address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.</p>		<ul style="list-style-type: none"> ● Third party providers of consumer data for customer verification ● Government entities ● Service providers 	<ul style="list-style-type: none"> ● Improvement of Products and Services ● Internal Research ● Advertising and Marketing Services ● Legal Obligations ● Audits ● Merger/Acquisition/Bankruptcy, etc. ● Commercial/Economic Interests 	<ul style="list-style-type: none"> ● With credit bureaus and credit reporting agencies ● Advertising networks ● Internet service providers ● Data analytics providers ● Service providers ● Government entities
<p>Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)). This may include a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education,</p>	<p>Yes</p>	<ul style="list-style-type: none"> ● You ● Credit bureaus and credit reporting agencies ● Third party providers of consumer data for customer verification ● Government entities ● Service providers 	<ul style="list-style-type: none"> ● Account Services ● Security and Fraud Detection ● Debugging ● Improvements of Products or Services ● Internal Research ● Advertising and Marketing Services ● Legal Obligations ● Audits ● Merger/Acquisition/Bankruptcy, etc. ● Commercial/Economic Interests 	<ul style="list-style-type: none"> ● With our third party issuing banks with whom you have established an account, if any ● With credit bureaus and credit reporting agencies ● Advertising networks ● Internet service providers

<p>employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.</p>				<ul style="list-style-type: none"> ● Data analytics providers ● Service providers ● Government entities
<p>Characteristics of Protected Classification under California or Federal Law. This may include age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).</p>	<p>Yes</p>	<ul style="list-style-type: none"> ● You ● Credit bureaus and credit reporting agencies ● Third party providers of consumer data for customer verification ● Government entities ● Service providers 	<ul style="list-style-type: none"> ● Account Services ● Advertising and Marketing Services ● Legal Obligations ● Commercial/Economic Interests 	<ul style="list-style-type: none"> ● With our third party issuing banks with whom you have established an account, if any ● With credit bureaus and credit reporting agencies ● Advertising networks ● Internet service providers ● Data analytics providers ● Service providers ● Government entities

<p>Commercial information. This may include records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>Yes</p>	<ul style="list-style-type: none"> ● You ● Issuing bank ● Card and electronic payment networks ● Card-accepting merchants 	<ul style="list-style-type: none"> ● Account Services ● Advertising and Marketing Services ● Security and Fraud Detection ● Legal Obligations ● Commercial/Economic Interests 	<ul style="list-style-type: none"> ● With our third party issuing banks with whom you have established an account, if any ● Card and electronic payment networks ● Card-accepting merchants ● Government entities ● [Service providers]
<p>Biometric information. This may include genetic, physiological, biological, or behavioral characteristics that can be used, singly or in combination with each other or with other identifying data, to establish your identity, including deoxyribonucleic acid (DNA), fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical</p>	<p>No</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>

patterns, and sleep, health, or exercise data.				
Internet or other similar network activity. This may include browsing history, search history, or information on a consumer's interaction with a website, application, or advertisement.	Yes	<ul style="list-style-type: none"> • You • Credit bureaus and credit reporting agencies • Third party data providers • Data analytics providers • Internet service providers • Government entities • Operating systems and platforms • Social networks • Service providers 	<ul style="list-style-type: none"> • Account Services • Advertising and Marketing Services • Security and Fraud Detection • Commercial/Economic Interests 	<ul style="list-style-type: none"> • With our third party issuing banks with whom you have established an account, if any • Third party data providers • Data analytics providers • Internet service providers • Operating systems and platforms • Social networks • Government entities • [Service providers]
Geolocation data. This may include physical location or movements.	No	N/A	N/A	N/A
Sensory data. This may include audio, electronic, visual, thermal,	Yes	<ul style="list-style-type: none"> • You • 	<ul style="list-style-type: none"> • Account Services • Security and Fraud Detection 	<ul style="list-style-type: none"> • With our third party issuing banks with whom

<p>olfactory, or similar information.</p>			<ul style="list-style-type: none"> ● Debugging ● Improvements of Products or Services ● Advertising and Marketing Services ● Legal Obligations ● Audits ● Commercial/Economic Interests 	<p>you have established an account, if any</p> <ul style="list-style-type: none"> ● Government entities ● Service providers
<p>Professional or employment-related information. This may include current or past job history or performance evaluations.</p>	<p>Yes</p>	<ul style="list-style-type: none"> ● You ● Credit bureaus and credit reporting agencies ● Third party data or service providers 	<ul style="list-style-type: none"> ● To review your information for employment or contract purposes ● Security and Fraud Detection ● Debugging ● Improvements of Products or Services ● Legal Obligations ● Audits ● Commercial/Economic Interest 	<ul style="list-style-type: none"> ● With our third party issuing banks
<p>Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)). This may include education</p>	<p>No</p>	<p>N/A</p>	<p>N/A</p>	<p>N/A</p>

<p>records directly related to a student maintained by an educational institution or party acting on its behalf, such as report cards, transcripts, class lists, student schedules, student identification codes, student financial information, and student disciplinary records.</p>				
<p>Inferences drawn from other personal information. This may include information, data, assumptions, or conclusions derived from facts, evidence, or another source of information or data reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.</p>	<p>Yes</p>	<ul style="list-style-type: none"> • You • Credit bureaus and credit reporting agencies • Third party providers of consumer data for customer verification • Government entities • Service providers 	<ul style="list-style-type: none"> • Account Services • Security and Fraud Detection • Debugging • Improvements of Products or Services • Internal Research • Advertising and Marketing Services • Legal Obligations • Audits • Merger/Acquisition/Bankruptcy, etc. • Commercial/Economic Interests 	<ul style="list-style-type: none"> • With our third party issuing banks with whom you have established an account, if any • With credit bureaus and credit reporting agencies • Advertising networks • Internet service providers • Data analytics providers

				<ul style="list-style-type: none"> ● Service providers ● Government entities
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Disclosing Your Personal Information for a Business or Commercial Purpose

We may disclose your personal information to third parties in order to carry out specific business or commercial purposes. In the preceding 12 months, we have disclosed consumer personal information for business or commercial purposes to our service providers and the following categories of third parties:

- With our third party issuing banks with whom you have established an account, if any
- With credit bureaus and credit reporting agencies
- Advertising networks
- Internet service providers
- Data analytics providers
- Government entities

In the last 12 months, we have disclosed the following categories of personal information (as described in more detail above) for a business or commercial purpose:

- Identifiers.
- Personal information described in the California Customer Records Statute (see description above).
- Characteristics of Protected Classification under California or Federal Law.
- Commercial information.
- Internet or other similar network activity.
- Sensory data.
- Professional or employment-related information.
- Inferences drawn from other personal information.

Selling Your Personal Information for a Business or Commercial Purpose

We do not and will not sell your personal information to any third party for a business or commercial purpose. In addition, we do not sell the personal information of minors under 16 years of age. In the preceding twelve (12) months, we have not sold any personal information.

The Right to Request Deletion of Personal Information

You have the right to request that we delete any personal information that we have collected from you and maintained about you. Once we receive and confirm your verifiable consumer request, if we determine that we must comply with a deletion request and delete your personal information from our records, we will also direct any service providers we work with to also delete your personal information from their records.

A household may request the deletion of aggregate household personal information by submitting a verifiable consumer request. If all consumers in a household jointly request deletion of household personal information, and we can individually verify all the members of the household, then we will comply with the request.

Please note that we may deny your deletion request for a number of different reasons, which are identified in the CCPA.

This right does not apply to Business Consumers.

Submitting a Verifiable Request to Know or a Verifiable Request to Delete

To exercise your Right to Know or your Right to Delete, please submit a verifiable consumer request to us by either:

- Calling us at 877-883-0999
- Visiting <https://www.self.inc/login>

To submit a verifiable consumer request, you will be asked to:

- Validate your identity by providing your name, data of birth, and the last four digits of your Social Security number
- and/or, login to your account using your secure identification and password.

Only you (or an authorized agent) may make a verifiable consumer request for your personal information. You may also make a verifiable consumer request on behalf of your minor child.

Please note that we are only required to respond to your request to know your personal information twice within a 12-month period.

How We Verify Your Request

- **Password-Protected Accounts:** If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. We will also require you to re-authenticate yourself before we disclose your personal information. If we suspect fraudulent or malicious activity on or from your account, we will not comply with your request until we perform further verification to determine whether your request is authentic and you are the person about whom we have collected the personal information.
- **Non-Account Holders:** If you do not hold a password-protected account with us, we will verify you as follows:
 - If you submit a request to know the categories of personal information, you will need to provide us with your name, data of birth, and the last four digits of your Social Security number, which we will match with the corresponding information in our system to verify your identity.
 - If you submit a request to know specific pieces of personal information, you will need to provide us with your name, data of birth, and the last four digits of your Social Security

number, which we will match with the corresponding information in our system to verify your identity. You will also be required to submit a signed declaration under penalty of perjury stating that the requestor is the consumer whose personal information is the subject of the request.

- o If you submit a request to delete, you will need to provide us with two or three pieces of information depending on the type of personal information covered by your request, which we will match with the corresponding information in our system to verify your identity. You may also be required to submit a signed declaration under penalty of perjury stating that the requestor is the consumer whose personal information is the subject of the request.

We will generally avoid requesting additional information from you to verify you. However, if we cannot verify your identity based on the information we currently maintain, we may request additional information from you, which will only be used to verify your identity and for security or fraud-prevention purposes. We will delete any new personal information we collect to verify your identity as soon as practical after processing your request unless otherwise required by the CCPA.

Generally, if we are unable to verify your identity, we will inform you of this inability and explain why we were unable to do so.

Our Response to Your Request to Know or Request to Delete

Once we receive your verifiable consumer request, we will confirm our receipt of your request within 10 days and provide you with additional information about how we will process the request. Our goal is to respond to your request within 45 days of receiving the request, beginning on the day we receive the request. However, in the event that we need more time (up to 90 days) to respond to your request, we will provide you with notice and an explanation of the reasons that we will take more than 45 days to respond.

Any disclosures we provide in response to a Request to Know will cover the 12-month period before receipt of your request. If we are unable to comply with a given request, we will provide you with a response explaining why we have not taken action on your request and identifying any rights you may have to appeal the decision.

We will not charge you to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Authorized Agent for Requests

You may designate an authorized agent to make a request on your behalf. If you would like to use an authorized agent, which is an individual or business registered with the Secretary of State that you have authorized to act on your behalf, to submit a request to opt-out, you must provide the authorized agent with written permission to do so and verify your own identity directly with us. We may deny a request from an agent that does not submit proof that they are authorized to act on your behalf.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. For example, unless otherwise permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of goods or services.
- Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

Changes to Our California Privacy Statement

We are required by law to update this California Privacy Statement at least once each year. This California Privacy Statement was last updated on **January 1, 2020**.

Contact Information

If you have any questions regarding our privacy policies, our California Privacy Statement, the ways in which we collect, use, and disclose your personal information, or how to exercise your rights under the CCPA, please do not hesitate to contact us at:

Phone: 877-883-0999

Website: <https://www.self.inc/contact>

Email: legal@self.inc

Postal Address: 515 Congress Avenue, Austin, Texas 78701

Attn: Compliance Department