

# Privacy Policy

Effective: 01/10/2024

## Overview and Definitions

This privacy policy ("Policy") describes how VITAL and its related companies ("Company", "us", "our", and "we") collect, use and share personal information of consumer users of this website, [www.vitalcard.com](http://www.vitalcard.com) (the "Site"), the VITAL Mobile Application (the "App"), or by any other means. By accessing this Site, our App, or interacting with the Company through other websites or social media, you acknowledge and agree to be bound by this Policy. This Policy must be read in conjunction with our Terms of Use, and the provisions of such terms are incorporated herein.

## What We Collect

We receive information about you in a variety of ways. **Information You Give Us.** We collect your name, postal address, email address, phone number, username, password as well as other information you directly and voluntarily provide us on our Site, our App, or through contacting us. **Information We Get from Others.** We may get information about you from other sources. We may add this to information you give us. **Information Automatically Collected.** We automatically log information about you and your device. For example, when visiting our Site or App, we log your device type, operating system type, browser type, browser language, the website you visited before browsing to our Site, pages you viewed, how long you spent on a page, access times and information about your use of and actions on our Site or App. When we communicate with you via email, text message, SMS, or push notifications, we may collect information in relation to the communications to include confirmation of delivery, action, viewing, and use. **Cookies.** We may log information using "cookies." Cookies are small data files stored on your hard drive by a website. We may use both session Cookies (which expire once you close your web browser) and persistent Cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Site. This type of information is collected to make the Site more useful to you and to tailor the experience with us to meet your special interests and needs.

## Use of Personal Information

We use your personal information to operate, maintain, and improve our sites, products, and services. We use your personal information to respond to comments and questions and provide customer service. We use your personal information to send information including confirmations, invoices, technical notices, updates, security alerts, and support and administrative messages. We use your personal information to communicate about promotions, upcoming events, and other news about products and services offered by us and our selected partners. We use your personal information to link or combine user information with other personal information. We use your personal information to protect, investigate, and deter against fraudulent, unauthorized, or illegal activity. We use your personal information to provide and deliver products and services customers request.

### **Use of Anonymized & Aggregated Statistics**

We may from time to time aggregate and anonymize data that we collect, and we may use this information for various business purposes where permissible under applicable laws and regulations. The data aggregated and anonymized may be derived from personal and non-personal information and used internally to improve our products and services as well as shared with third party service providers and partners. Similarly, our service providers and partners may also share with us aggregated and anonymized data that was collected in independent interactions with you.

We share your information in accordance with the specifications outlined in the “Sharing Your Information” section outlined in this policy.

### **Protecting Your Information**

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site or App.

### **Third Party Websites**

You may find advertising or other content on our Site or App that link to the Websites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these Websites and are not responsible for the practices employed by Websites linked to or from our Website. In addition, these Websites or services, including their content and links, may be constantly changing. These Websites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other Website, including Websites which have a link to our Site, is subject to that Website’s own terms and policies.

### **Information Choices and Changes**

Our marketing emails tell you how to “opt-out.” If you opt out, we may still send you non-marketing emails. Non-marketing emails include emails about your accounts and our business dealings with you. You may send requests about personal information to our Contact Information below. You can request to change contact choices, opt-out of our sharing with others, and update your personal information. You can typically remove and reject cookies from our Site with your browser settings. Many browsers are set to accept cookies until you change your settings. If you remove or reject our cookies, it could affect how our Site works for you.

### **Minors**

You must be at least 18 years old to have our permission to use this Site or App. Our Policy is that we do not knowingly collect, use or disclose personal information about minor visitors. Our Site is intended for adults, and it is not directed to children. If you are a parent or legal guardian and believe that we may have collected information from a minor, please contact us at: [support@vitalcard.com](mailto:support@vitalcard.com).

### **Changes to this Privacy Policy**

We reserve the right to change this Policy from time to time. If we make any changes, we will place a notice on our Site and update the information on this page and change the Last Updated date above.

## YOUR ACCEPTANCE OF THESE TERMS

By using our Site, products, or services, you signify your acceptance of this Policy and terms of use. If you do not agree to this Policy, please do not use our Site or App. Your continued use of the Site and App following the posting of changes to this Policy will be deemed your acceptance of those changes.

## Contact Information

We welcome your comments or questions about this Policy. You may also contact us at: [support@vitalcard.com](mailto:support@vitalcard.com) or at (833) 838-2900.

## What does VITAL do with your Personal Information?

<b>WHY?</b>	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.
<b>WHAT?</b>	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 account transactions <ul style="list-style-type: none"><li>• Payment history and account balances</li><li>• Credit and bank history and transaction or loss history</li></ul>
<b>HOW?</b>	All financial companies need to share members' 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 VITAL chooses to share; and whether you can limit this sharing.

## Sharing Your Information

Reasons We Can Share Your Information	Does VITAL Share?	Can You Limit This Sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	YES	NO

<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>Questions</b>
Call us at (833) 838-2900 or emails us at <a href="mailto:support@vitalcard.com">support@vitalcard.com</a>

<b>WHO WE ARE</b>	
Who is providing this notice?	VITAL Card, Inc. ("VITAL")

<b>WHAT WE DO</b>	
<b>How does VITAL Card protect my personal information?</b>	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.
<b>How does VITAL Card collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or provide account information</li> <li>• Use your credit card or apply for one our products</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <p>Sharing for affiliates' everyday business purposes – information about your creditworthiness</p> <p>Affiliates from using your information to market to you Sharing for non-affiliates to market to you.</p> <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>
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## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Non-affiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, membership clubs, companies engaged in selling of consumer products and services, financial services companies, banks, and mortgage servicing companies.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include companies such as financial services companies and other financial institutions.</i></p>

## OTHER IMPORTANT INFORMATION:

**VT:** Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described in "Sharing Your Information."

**NV:** If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling (833) 838-2900 or emails us at [support@vitalcard.com](mailto:support@vitalcard.com). For more information, contact us at the email address in the preceding sentence.

You may also contact the Nevada Attorney General's Office:  
Bureau of Consumer Protection  
Office of the Nevada Attorney General

555 E. Washington St., Suite 3900, Las  
Vegas, NV 89101 tel:  
702.486.3132 email:  
BCPINFO@ag.state.nv.us

You have the right to opt-out of the sale of certain personal data to third parties. You can exercise this right by contacting us at the above address and providing us with your name and the account number. Please note that we do not currently sell your personal data as sales are defined in Nevada Revised Statutes Chapter 603A.

**CA:** Under California law, we will not share information we collect about you with companies outside of VITAL Card, unless the law allows. For example, we may share information to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.