

FACTS	WHAT DOES VARO 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ account balances and transaction history ▪ credit history and payment history
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 Varo Bank chooses to share; and whether you can limit this sharing.

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

To limit our sharing or for questions	Call 1-877-377-8276 Email privacy@varomoney.com
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Who we are	
Who is providing this notice?	This notice is provided by Varo Bank
What we do	
How does Varo 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. We also limit access to information to those employees for whom access is necessary. Varo Bank will never sell your personal information.
How does Varo Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or provide account information ▪ pay your bills or make deposits or withdrawals from your account ▪ use your debit card or apply for a loan 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 <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our only affiliate is Varo Money Inc</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Varo Bank does not share personal information with non-affiliate companies</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Varo Bank does not share personal information for joint marketing</i>

Other Important Information	
California Residents	Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b)

	<p>request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law.</p> <p>To contact us with a CCPA data request or for questions about our compliance with the CCPA, call 1-877-377-8276 or email privacy@varomoney.com</p>
Nevada Residents	<p>Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov</p>
Vermont Residents	<p>In accordance with Vermont law, we will not share personal information about you, other than transaction experience information, with affiliates, nor will we share any personal financial information about you for marketing purposes.</p>