

## FACTS

### WHAT DOES PATHWARD FINANCIAL, INC. AND PATHWARD, NATIONAL ASSOCIATION 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 notice pertains to all Pathward products offered through H&R Block or program managed by Emerald Financial Services, LLC, an H&R Block company (the "H&R Block Program"). This information can include:

- Social Security number and Income
- Account balances and Transaction history
- Credit history and Assets

**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 Pathward Financial, Inc. and Pathward, National Association choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pathward share?	Can you limit this sharing?
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<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
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<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
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<b>For joint marketing with other financial companies</b>	Yes	No
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<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
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<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
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<b>For our affiliates to market to you</b>	No	We do not share
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<b>For nonaffiliates to market to you</b>	Yes	Yes
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#### To limit our sharing

- Call 800-472-5625 – our menu will prompt you through your choice(s) or
- Visit us online: [www.hrblock.com/bank/pdfs/opt-out-information-sharing.pdf](http://www.hrblock.com/bank/pdfs/opt-out-information-sharing.pdf) or
- Fully complete and mail the form below as directed.

**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 800-472-5625 or go to [www.hrblock.com](http://www.hrblock.com)

## Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account number(s) or TIN

**Mail to:**

Pathward, c/o Emerald  
Financial Services, LLC,  
Privacy Choices  
PO Box 30674  
Salt Lake City, UT 84130

Who we are	
Who is providing this notice?	This privacy policy is provided by Pathward Financial, Inc. and Pathward, National Association (together “Pathward”) and applies to the H&R Block Program.
What we do	
How does Pathward 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Pathward collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or Apply for a loan</li> <li>■ Make deposits or withdrawals from your account or provide account information</li> <li>■ Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Pathward does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include tax preparation companies, program managers, banks, and other nonaffiliated financial companies.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partner(s) include tax preparation companies, program managers, banks, and other nonaffiliated financial companies.</i></li> </ul>
Other important information	
<p><b>Offshore service providers.</b> We may share your personal information with offshore service providers, such as a customer service call center to support certain of the bank's products and services.</p> <p><b>Call Monitoring and Recording.</b> If you communicate with us by telephone, we may monitor or record the call.</p> <p><b>California and Vermont Residents:</b> We will not share your personal information with affiliated and nonaffiliated third parties, except as permitted by law, including, for example, for our own marketing purposes, everyday business purposes, or with your consent. <b>Vermont Residents:</b> We will not share your credit information or information about your creditworthiness, transactions, or experience, other than as permitted by Vermont law, unless you authorize us to make those disclosures. <b>Nevada Residents:</b> This notice is provided under state law. You may be placed on our internal Do Not Call List by calling 1-800-472-5625. For more information on this law, you may contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101; telephone: 702.486.3132; email: <a href="mailto:aginfo@ag.nv.gov">aginfo@ag.nv.gov</a>.</p>	