

Battle Bank Consumer Privacy Notice

Last Updated: August 31, 2021

Facts	What does Battle 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?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include but is not limited to:</p> <ul style="list-style-type: none"> Social Security Number and Income Credit History and Payment History Transaction History and Account Balances
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 Battle Bank chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Battle Bank share?	Can you limit this sharing?
For our everyday business purposes—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	No	We don't share
For our affiliate's everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliate's 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

<p>To limit our sharing</p>	<p>Battle Bank clients can call 1-855-922-8853 our menu will prompt you through your choice(s). You may also email us at privacy@battlebank.com.</p> <p>Please note: If you are a <i>new</i> client, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our client, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.</p>
<p>To limit direct marketing</p>	<p>To limit our direct marketing to you by mail or telephone, call 1-855-922-8853</p> <p>To limit our direct marketing to you by email, you may use the unsubscribe mechanism at the bottom of the email or send us an email to privacy@battlebank.com.</p> <p>Please note: A Do Not Call election is effective for five years, or while you are an active customer, if longer than five years. The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements when you visit us online. You may also be contacted to service your account or participate in surveys. If you have an assigned client manager or team, they may continue to contact you to assist you in managing your account relationship.</p>

<p>Questions?</p>	<p>Battle Bank: 1-855-922-8853 or go to www.battlebank.com/privacy</p>
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Who we are

<p>Who is providing this notice?</p>	<p>Battle Bank, N.A. (“Battle Bank”).</p>
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What we do

<p>How does Battle Bank protect my information?</p>	<p>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. For more information, visit www.battlebank.com/privacy</p>
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<p>How does Battle Bank collect my personal information?</p>	<p>For example, we collect your personal information when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit:</p> <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 with nonaffiliates to market to you <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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<p>What happens when I limit sharing for an account held jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial company Battle Financial, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Battle Bank does not share with nonaffiliates so that they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>Battle Bank does not jointly market.</i>

Other important information

Important Notice about Credit Reporting— We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Nevada Residents— We are providing you this notice pursuant to state law. You may be placed in our internal DO NOT CALL list following the directions in the “To limit direct marketing” section. For more information regarding our telemarketing practices, contact us at **1-855-922-8853** or privacy@battlebank.com. If you would like more information regarding this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; AgInfo@ag.nv.gov.

Vermont residents— State law gives you an additional right: We will not share information about your creditworthiness with other Battle Bank affiliates except with your consent.

State law— We follow state law where state law provides you with additional privacy protections.

Do Not Call Policy – This Privacy Notice constitutes Battle Bank’s Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Battle Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on Battle Bank’s Do Not Call list.

