Veritec Financial Systems, Inc. Privacy Policy

FACTS	WHAT DOES VERITEC FINANCIAL SYSTEMS INC. 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 information can include: Social Security number and income account balances and credit history credit scores and transaction history When you are no longer our customer, we continue to share your information as described in this notice.	
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 Veritec Financial Systems, Inc. chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Veritec Financial Systems, Inc. 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	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Page 2

Who we are				
Who is providing this notice?	Veritec Financial Systems, Inc.			
What we do				
How does Veritec Financial Systems, Inc. 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.			
How does Veritec Financial Systems, Inc.	We collect your personal information, for example, when you			
collect my personal information?	 open an account or apply for a loan pay your bills or deposit or withdraw money use your debit account 			
	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			
	 sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. 			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.			
	 Veritec Financial Systems, Inc. does not share with our affiliates. 			
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Veritec Financial Systems, Inc. does not share with non-affiliates so they can market to you.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			
	 Veritec Financial Systems, Inc. may partner with certain non-affiliated financial companies to offer financial products and services to you. 			

Other important information

Special Notice for Residents of Certain States:

Residents of California and Vermont: In accordance with state law, we will not share your personal information with non-affiliates except as permitted by law, including, for example, for our own marketing purposes, for everyday business purposes, such as servicing your account, or with your consent.

Residents of Nevada: You are being provided this notice pursuant to Nevada law.