

Gramm-Leach-Bliley Act Privacy Policy

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FACTS

WHAT DOES CREDIT ONE BANK, N.A. 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 employment information
- account balance 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 Credit One Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit One Bank, N.A. 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' everyday business purposes—information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	YES	YES

To limit our sharing	<p>For credit card accounts, call 800-796-6245 and one of our representatives will update your privacy choices. For deposit accounts, call 877-628-1610 and one of our representatives will update your privacy choices.</p> <p>Please Note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	<p>For credit card accounts, call 800-796-6245 For deposit accounts, call 877-628-1610</p>

What we do	
How does Credit One Bank protect my personal information?	<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, secured files and secured buildings.</p>
How does Credit One Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • provide account information or give us your contact information • use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</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 for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies that utilize the name Credit One; and financial companies such as insurance agencies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include retail lenders, insurance companies, direct marketing companies, loan lead providers, customer service agencies and collection agencies.</i>

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies, financial institutions and loan service providers.*

OTHER IMPORTANT INFORMATION

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.CreditOneBank.com or call 800-796-6245 for credit cards and 877-628-1610 for deposit accounts.

California Residents: We will not share your personal information with nonaffiliates, except as permitted by applicable law, including for example, with your consent to service your account. We will limit sharing among our affiliates to the extent required by applicable law.

Nevada Residents: We are providing you this notice pursuant to Nevada law. To be placed on our Do Not Call List for credit cards, call 800-796-6245. To be placed on our Do Not Call List for deposit accounts, call 877-628-1610. For more information, visit www.CreditOneBank.com or mail your request to Credit One Bank, P.O. Box 98871, Las Vegas, NV 89193-8871. You may also contact the Bureau of Consumer Protection by phone at 702-486-3132, by email at aginfo@ag.nv.gov, or by mail at Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101.