



FACTS	WHAT DOES QUILL 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 depend on the product or service you have with us. This information can include: ▪ Social Security number; account balances ▪ payment history; transaction or loss history ▪ credit history; overdraft history When you are <i>no longer</i> 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 Quill Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Quill 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	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our nonaffiliates everyday business purpose	Yes	Yes
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To Limit our Sharing	+ Visit us online: www.netcredit.com/opt-out + Call (toll free) 1-877-392-2014 + Mail the form below If you are a <i>new</i> customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (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. However, you can contact us at any time to limit our sharing.
To limit direct marketing contact	+ Login to your account at www.netcredit.com to change your marketing preferences in the "Communications Preferences" section under your Personal Info. + Call (toll free) 1-877-392-2014 Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.
Questions?	Call toll-free 1-877-392-2014 or go to www.netcredit.com

Mail-in Form		
Mark any/all you want to limit: + Do not share my personal information with nonaffiliates to market their products and services to me. + Do not share information about my transactions and experiences with nonaffiliates for their everyday business purposes.		
Name		Mail to: Quill Bank c/o NetCredit Attention: Customer Support 175 West Jackson Boulevard Suite 600 Chicago, Illinois 60604

Who we are	
Who is providing this notice?	This privacy notice is provided by Quill Bank and describes only the sharing practices applicable to your account with Quill Bank that is serviced by NetCredit. NetCredit will provide you with a separate privacy notice regarding its sharing practices applicable to your account, which may be different from the sharing practices of Quill Bank reflected in this privacy notice.
What we do	
How does Quill 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 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 Quill Bank collect my personal information?	We collect your personal information, for example, when you ▪ apply for a loan; give us your contact information ▪ give us your income information; show your government-issued ID ▪ provide employment information 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 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. ▪ <i>Quill Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Nonaffiliates we share with can include third party service providers, third party processors, financial services companies, retailers, direct marketing companies and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ <i>Our joint marketing partners include other financial service companies, insurance companies and direct marketing companies or providers of products or services that may be of interest to our customers.</i>

Other important information

Quill Bank is chartered under the laws of the State of Utah and is subject to regulatory oversight by the FDIC. The most current version of this privacy statement is available at <https://www.netcredit.com/quill-privacy-notice>.

For Alaska Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

Nevada Customers: We are providing you this notice pursuant to state law. If you would like more information about this notice, call us at our toll-free number or email address included in this notice or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; e-mail: BCPINFO@ag.state.nv.us