

FACTS**WHAT DOES THE BANCORP BANK, N.A. ("THE BANCORP")
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:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and transaction history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 The Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bancorp 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions	Contact us at privacy@upgrade.com .
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Who we are	
Who is providing this notice?	This notice is provided by The Bancorp Bank, N.A.
What we do	
How does The Bancorp 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 and secured files and buildings.</p> <p>We also limit access to information to those employees for whom access is necessary.</p>
How does The Bancorp 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 apply for a loan ▪ pay your bills or make a wire transfer ▪ provide account information <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"> ▪ 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.</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>The Bancorp does not share with our affiliates.</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>The Bancorp does not share with nonaffiliates so they can market to you.</i>
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"> ▪ <i>The Bancorp doesn't jointly market.</i>

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.

Nevada Residents:

Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov

California Residents:

State general privacy laws permit consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; (c) request correction of incorrect personal information and (d) opt out of the sale and sharing of such information. State general privacy laws have exemptions for either: (i) personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law or (ii) financial institutions in general as federal financial privacy law subject entities. To contact us with questions about our compliance with state general privacy laws, call 1-833-981-1080; visit our website: <https://www.thebancorp.com/ccpa-web-form/> or write to: The Bancorp/CCPA, PO Box 5017, Sioux Falls, SD 57117-5017.