

FACTS

WHAT DOES CONVERA USA, LLC (REFERRED TO AS "CONVERA") 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, without limitation:</p> <ul style="list-style-type: none">■ Government identification numbers, such as driver’s license, state identification, passport, visa, Social Security number, or tax identification number■ Name, address, email address, mobile and home telephone number, date of birth, gender, citizenship, occupation, marital status, student ID number, institution name■ Account balances and transaction history■ Credit, debit, bank account, payment history and wire transfer instructions■ Computer and other electronic network activity information such as domain, IP address, cookie data																									
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 Convera chooses to share; and whether you can limit this sharing.																									
<table><tr><th>Reasons we can share your personal information</th><th>Does Convera share?</th><th>Can you limit this sharing?</th></tr><tr><td>For our everyday business purposes - such as to process your transactions; manage our consumer relationships; provide requested products and services; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; validate your creditworthiness or your identity; in connection with a merger, acquisition or sale of the company or any of its assets; make risk decisions; detect and prevent fraud and other illegal activity; or as otherwise permitted or required by law.</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes - such as to offer our products and services to you or notify you about future events and promotions</td><td>Yes</td><td>No</td></tr><tr><td>For joint marketing with other financial companies</td><td>No</td><td>We do not share</td></tr><tr><td>For our affiliates' everyday business purposes - such as information about your transactions and experiences</td><td>Yes</td><td>No</td></tr><tr><td>For our affiliates' everyday business purposes - such as information about your credit worthiness.</td><td>Yes</td><td>Yes</td></tr><tr><td>For our affiliates to market to you</td><td>No</td><td>We do not share</td></tr><tr><td>For nonaffiliates to market to you</td><td>No</td><td>We do not share</td></tr></table>			Reasons we can share your personal information	Does Convera share?	Can you limit this sharing?	For our everyday business purposes - such as to process your transactions; manage our consumer relationships; provide requested products and services; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; validate your creditworthiness or your identity; in connection with a merger, acquisition or sale of the company or any of its assets; make risk decisions; detect and prevent fraud and other illegal activity; or as otherwise permitted or required by law.	Yes	No	For our marketing purposes - such as to offer our products and services to you or notify you about future events and promotions	Yes	No	For joint marketing with other financial companies	No	We do not share	For our affiliates' everyday business purposes - such as information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes - such as information about your credit worthiness.	Yes	Yes	For our affiliates to market to you	No	We do not share	For nonaffiliates to market to you	No	We do not share
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To limit our sharing	<ul style="list-style-type: none">■ Call: 1-866-381-6551 (Customer Care) or 1-877-218-8829 (Student Support)■ Visit us online: https://convera.com or email: PrivacyMatters@convera.com or■ Mail the form below <p>Please note:</p> <p>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?	Call 1-866-381-6551 or go to https://convera.com and click on the “Contact Us” link at the upper right corner of the page.																									



Mail-in Form

Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		Mail to: Convera USA, LLC Privacy Office 7979 E. Tufts Avenue, Suite 200 Denver, CO 80237 USA
Address		
City, State, Zip		

Who we are

Who is providing this notice?	Convera
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What we do

How does Convera protect my personal information?	To help 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 endeavor to limit access to personal information to only employees, agents and representatives that need to know.
How does Convera 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 submit information to us, our Agents, partners or other third parties on applications, forms, and by other means ■ Send or receive money, tell us who receives the money, tell us where to send the money, complete a payment or use or request other products or services from us ■ Use your credit or debit card or pay us by check ■ Give us your contact information ■ Make a wire transfer ■ Show your government-issued ID or show your driver's license ■ Use or visit our online sites ■ Register for email alerts or marketing communications <p>We also collect your personal information from 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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a Convera name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. This includes, without limitation, banks, credit card companies; brokerage houses, and other financial companies, including for Joint Marketing purposes and non-financial companies such as hosting platforms, KYC/AML and fraud protection, sanctions screening, data processors, marketing partners, API integrators, social media operators and networks, membership and loyalty clubs, and other providers of goods and services; government agencies; and otherwise as permitted or required by law. We may also disclose information to companies that perform marketing services for us.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

VERMONT, CALIFORNIA AND NORTH DAKOTA CONSUMERS: Convera will disclose information about consumers with Vermont, California or North Dakota mailing address only with your written authorization ("consent"), unless otherwise permitted or required by law. Written authorizations from Vermont consumers may be delivered to us at the email or mailing address below and must contain your name, address, signature and your consent. You may revoke your consent at any time by calling us at 1-866-381-6551, or by writing or emailing us at the addresses below. California consumers should contact us at the mailing address below for instructions on how to deliver their consent.

Email: PrivacyMatters@convera.com

Mail to: Convera Privacy Office, 7979 E. Tufts Avenue, Suite 200, Denver, CO 80237, USA

TEXAS CONSUMERS: If you have a complaint, first contact 1-866-381-6551. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov

NEVADA CONSUMERS: If you prefer not to receive marketing calls, you may be placed on our internal opt-out list by calling us at 1-866-381-6551, or contacting us by email: customer@contact.convera.com or mail to: 7979 E. Tufts Avenue, Suite 200, Denver, CO 80237, USA. You may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101, telephone 702-486-3132; email: BCPINFO@ag.state.nv.us

CHILDREN'S PRIVACY: Our website is not directed at children under the age of 13. Convera does not knowingly collect or maintain information at our website from persons under the age of 13.