



FACTS	What Does <b>FinWise Bank d/b/a Cottonwood Payments</b> 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"> <li>• Social Security number and income</li> <li>• Account balances, payment and transaction history</li> <li>• Credit history and credit scores</li> </ul> <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 FinWise Bank d/b/a Cottonwood Payments chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does FinWise Bank d/b/a Cottonwood Payments share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureau	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 833-346-9473 or go to <a href="http://www.cottonwoodpayments.com">www.cottonwoodpayments.com</a>	

Who we are	
Who is providing this notice?	FinWise Bank d/b/a Cottonwood Payments
What we do	
How does FinWise Bank d/b/a Cottonwood Payments 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>FinWise Bank d/b/a Cottonwood Payment's policy is such that access to confidential information is provided only to those employees who need to know such information to administer your account(s).</p>
How does FinWise Bank d/b/a Cottonwood Payments collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account, make deposits or withdrawals from your account</li> <li>• Apply for a loan or pay your bills</li> <li>• Give us your contact information, employment history or income information</li> <li>• Make a wire transfer or use your credit or debit card</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Holding Company interest in the Bank, our Holding Company is "FinWise Bancorp".</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>FinWise Bank d/b/a Cottonwood Payments does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>• <i>Our joint marketing partners include financial service providers, such as online lending platforms.</i></li> </ul>
Other Important Information	
Nevada Residents	<ul style="list-style-type: none"> <li>• We are providing this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at <b>833-346-9473</b>, <a href="mailto:getintouch@finwisebank.com">getintouch@finwisebank.com</a>, or FinWise Bank d/b/a Cottonwood Payments, 756 E Winchester Street: Suite 100, Murray, UT 84107. For more information, visit <a href="http://www.cottonwoodpayments.com">www.cottonwoodpayments.com</a> or call <b>833-346-9473</b>. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. Suite 3900, Las Vegas, NV 89101; <b>702-486-3132</b>; <a href="mailto:AgInfo@ag.nv.gov">AgInfo@ag.nv.gov</a></li> </ul>
State Laws	<ul style="list-style-type: none"> <li>• Depending upon where you live, you may have additional privacy protections under some state laws. We comply with applicable state laws before sharing non-public information about you.</li> </ul>