

PRIVACY POLICY

FACTS	WHAT DOES VAST 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?	<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 employment information <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 Vast Bank, N.A. chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES VAST 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	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

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WHAT WE DO	
How does Vast Bank, N.A. 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.
How does Vast Bank, N.A. 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 deposit money • Apply for a loan or give us your income information • Give us your contact 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. [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"> • <i>Vast Bank, N.A. does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Vast Bank, N.A. 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>Vast Bank, N.A. doesn't jointly market.</i>

OTHER IMPORTANT INFORMATION	
<p>Special Notice For Nevada Residents</p> <p>Nevada requires that we provide contact information for the state's Bureau of Consumer Protection to all consumers that do business with us. The contact information for the Bureau of Consumer Protection, of the Office of the Nevada Attorney General, is provided below.</p> <p>Address: 555 East Washington Street, Suite 3900, Las Vegas, Nevada 89101 Phone: (702) 486-3132 Email: BCPINFO@ag.state.nv Website: www.ag.state.nv.us/org/bcp.htm</p>	
<p>Special Notice For Vermont Residents</p> <p>Under Vermont law, we will not share information we collect about Vermont residents with companies outside of Vast Bank, N.A., unless the law allows. For example, we may share information with your consent, to service your accounts. We will not share information about your creditworthiness or information about our transactions or experiences with you within Vast Bank, N.A.</p>	
<p>Special Notice For California Residents</p> <p>Under California law, we will not share information we collect about you with companies outside of Vast Bank, N.A., unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing to the extent required by California law. Please review our California Consumer Privacy Notice with our disclosures on vast.bank.</p>	