

PRIVACY POLICY

FACTS	WHAT DOES SUNRISE BANKS, 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 that we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"> • Social Security Number and Date of Birth • Address of Residence and Government Issued Identification • Account Balances and Employment Information • Purchase History, Transaction History, and Account Transactions • E-mail address • Phone number <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice and in accordance with applicable law.</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 Sunrise Banks, N.A. chooses to share; and whether you can limit the sharing. Please note that we do not sell any personal information as part of our business.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SUNRISE BANKS, N.A. SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes —such as to process your transaction, 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.	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For non affiliates to market to you.	No	We don't share

QUESTIONS? Call the number on the back of the Card, visit login.northlane.com, or email help@northlane.com.

WHO WE ARE

Who is providing this notice? **Sunrise Banks, N.A.** for holders of North Lane Technologies, Inc. Prepaid Cards.

WHAT WE DO

How does Sunrise Banks, 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 Sunrise Banks, N.A. collect my personal information? We collect personal information from you, for example, when you:

- Open a Card Account or use your card
- Pay your bills or make a purchase
- Give us your contact 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 non affiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as University Financial Corp. GBC dba Sunrise Banks.</i>
Non affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • <i>Sunrise Banks, N.A. does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Sunrise Banks, N.A. does not jointly market.</i>

YOUR PRIVACY RIGHTS: CALIFORNIA RESIDENTS

Description of your privacy rights	<p>California law gives California residents additional rights regarding personal information. Those rights under California law include:</p> <ul style="list-style-type: none"> • Disclosure: you can request information about the categories and specific pieces of personal information collected. You may also request information about the categories or sources from which the personal information was collected, the business purposes for collection, the business purposes for disclosure, the categories of third parties with whom we share personal information, and whether your personal information is sold to third parties. • Erasure and deletion: under certain circumstances, you can request we delete your personal information, if that personal information is no longer needed to provide our services to you, or in other limited circumstances. • Third Party Marketing Disclosures: California residents have the right to request information from us regarding the manner in which we share certain categories of personal information with third parties for their direct marketing purposes, in addition to the rights set forth above. Under California law, you have the right to send us a request at the designated address listed below to receive the following information: <ol style="list-style-type: none"> 1. the categories of information we disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year; 2. the names and addresses of the third parties that received the information; and 3. if the nature of the third party's business cannot be determined from their name, examples of the products or services marketed. • Non-Discrimination: under California law, you have the right to not be discriminated against should you choose to exercise your rights, such as in denying goods or services. We may offer certain incentives related to the collection or disclosure of your information as permitted by law.
To request further information about our practices/your rights	Write to us at privacy@northlane.com or 555 E North Lane, Suite 5040, Conshohocken, PA 19428. The request should include your name, address, and account number.
Submitting a verifiable request	<p>As mentioned above, California residents have certain rights to access, delete, or otherwise control the use, collection, and/or disclosure of their information. We will respond to an individual's "verifiable request" to exercise his or her rights under such laws – that is, where we have received a request purporting to be from a particular individual, and we have been able to verify the individual's identity. The need to verify an individual's identity is critical to protecting your information, and ensuring that your information is not shared with anyone pretending to be you or someone who is not authorized to act as your agent on your behalf.</p> <p>You may submit a verifiable request via the email address or mailing address, listed in this Privacy Policy. We will ask you to provide information about yourself so that we can verify your identity as part of this process. This information may include your name, your address, your account information, and any other information deemed necessary by us to reasonably verify your identity, to ensure that your information is not shared with anyone impersonating you.</p> <p>We may ask for additional information if we have difficulty confirming your identity. We will not share your information or honor other requests in those situations in which we are unable to confirm a request for your information is a "verifiable request."</p> <p>Under California law, a consumer can appoint an "authorized agent" to make certain verifiable requests upon their behalf, such as the right to know what information we collect about the consumer or to request deletion of the consumer's information. Because the security and privacy of your information is paramount, we will ask that you identify and provide permission in writing for such persons to act as your authorized agent and exercise your applicable rights under California law in such situations. This may require us to contact you directly and alert you that an individual has claimed to be your agent and is attempting to access or delete your information. We will also independently verify your identity to ensure that an unauthorized person is not attempting to impersonate you and exercise your rights without authorization. We will not share your information or honor any other requests in those situations where you cannot or do not grant permission in writing for an identified authorized agent to act on your behalf, or where we cannot independently verify your identity.</p>