

FACTS

WHAT DOES BELIEVE BANK 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Transaction history and credit scores

| Reasons can share your personal information | Does Believe Bank 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 our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

- Call toll-free 1-877-749-7968, email support@believebank.com. or mail a written request to opt-out to BELIEVE BANK 7136 S Yale Ste 100 Tulsa, OK 74136

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 1-877-749-7968 or go to www.believebank.com

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| Who we are | |
| Who is providing this notice? | BELIEVE BANK |
| What we do | |
| How does BELIEVE BANK 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 BELIEVE BANK 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 - Pay your bills or apply for a loan - Use your credit or debit card <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.</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 - unless you tell us otherwise. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Our affiliates include nonfinancial companies, such as REGENT INSURANCE, LLC. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Nonaffiliates we share with can include OND FINANCIAL SERVICES, SUMMIT FINANCIAL, TEDFORD INSURANCE, Yodlee, Inc. (our current API Provider) |
| 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"> - BELIEVE BANK doesn't jointly market. |