

FACTS

WHAT DOES NIBBLES PBC 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 ■ Credit history and credit score When you are no longer a customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Nibbles PBC ("Nibbles") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nibbles 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	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Yes

To limit our sharing	■ Visit us online: https://nibbles.com/privacy or ■ Email us at support@nibbles.com Please note: If you are a new customer, we can begin sharing your information 30 days from the date we 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.
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Questions?

Email us at support@nibbles.com

Who we are	
Who is providing this notice?	Nibbles PBC, a Delaware public benefit corporation ("We" or "Us")
What we do	
How does Nibbles 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 Nibbles collect my personal information?	We collect your personal information, for example, when you ■ apply for a credit card or provide income information ■ make a payment or provide employment information ■ show us your government-issued identification card We also collect your personal information from credit bureaus and 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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. ■ We share with our affiliates including • Nibbles Insurance Agency LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Nibbles shares your information with Lead Bank, Member FDIC, pursuant to a written agreement to provide credit products and services to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Nibbles shares your information with Lead Bank pursuant to a written agreement to provide credit products and services to you.

Other important information

For Vermont Customers: Nibbles will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For California Customers. Nibbles will not share personal information with affiliates or nonaffiliates except as permitted by California law, such as to process your transaction or with your consent.

For Nevada Customers. Nibbles is providing you this notice pursuant to Nevada law. You will not receive marketing calls from us. For more information, contact us at support@nibbles.com with "Nevada Annual Notice" in the subject line or visit us at <https://nibbles.com/privacy> You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us