

# FACTS

## WHAT DO HMBRADLEY, INC. AND MRV BANKS 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 scores

When you are no longer our customer, we continue to share your information as described in this notice.

### 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 HMBradley, Inc. and MRV Banks choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do HMB and MRV Banks 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	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	No	We don't share
For nonaffiliates to market to you	No	We don't share

### Questions?

Go to [support@hmbradley.com](mailto:support@hmbradley.com).

## Who we are

Who is providing this notice?

HMBradley, Inc. (HMB) and MRV Banks

## What we do

How do HMB and MRV Banks protect my personal information?

We use security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.

How do HMB and MRV Banks collect my personal information?

We collect your personal information, for example, when you

- show us your government-issued ID
- apply for a credit card
- provide your income or employment information
- make a payment on your credit 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 with nonaffiliates who 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.

- HMB and MRV Banks do not share with their affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- HMB shares information with MRV Banks 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.

## Other Important Information

**For Vermont Customers:** We 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 Residents.** HMB and MRV Banks 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.

**NV:** We are providing you this notice pursuant to Nevada law. You will not receive marketing calls from us. For more information, contact us at [help.hmbradley.com](mailto:help.hmbradley.com) with "Nevada Annual Notice" in the subject line or visit us at [www.hmbradley.com/privacy](http://www.hmbradley.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](mailto:BCPINFO@ag.state.nv.us)

Additional information concerning HMB's privacy policy can be found at [www.hmb.com/privacy](http://www.hmb.com/privacy).