

Privacy Policy

Evolve Bank & Trust

What does Evolve Bank & Trust do with your personal information?

Policies

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.

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 account information
- Account balances and payment history
- Credit history and transaction or loss history

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

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 Evolve Bank & Trust chooses to share; and whether you can limit this sharing.

Sharing Your Information

For our everyday business purposes

Evolve Bank & Trust shares your information to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

For our marketing purposes

Evolve Bank & Trust shares your information to offer our products and services to you through a Platform (as defined by the Deposit Agreement) or Synapse Financial Technologies, Inc., as a service provider to Evolve Bank & Trust.

We will NOT share your information with our joint marketing companies or affiliates

Evolve Bank & Trust will not share your information for joint marketing with other financial companies, for our affiliates' everyday business purposes such as information about your transactions and experiences, for our affiliates' everyday business purposes such as information about your creditworthiness, or for non-affiliates to market to you.

How does Evolve Bank & Trust 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 Evolve Bank & Trust collect my personal information?

We collect your personal information, for example, when you:

- Open an account or provide account information
- Pay your bills or apply for a loan
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account. Limiting our use of your information may affect our ability to continue perform services for you as further detailed in your Deposit Agreement.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

EVOLVE BANK & TRUST DOES NOT HAVE AFFILIATES.

Non-affiliates

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

EVOLVE BANK & TRUST DOES NOT SHARE WITH NONAFFILIATES SO THEY CAN MARKET TO YOU. EVOLVE BANK & TRUST DOES EMPLOY SYNAPSE FINANCIAL TECHNOLOGIES, INC. (A THIRD PARTY SERVICE PROVIDER FOR BANKING SOFTWARE SERVICES RELATED TO YOUR PLATFORM) AND CENLAR (A THIRD PARTY SERVICE PROVIDER, FOR MORTGAGE LOAN SERVICING).

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

EVOLVE BANK & TRUST MAY JOINTLY MARKET BANKING SERVICES WITH YOUR PLATFORM OR SYNAPSE FINANCIAL TECHNOLOGIES, INC., OUR SERVICE PROVIDER FOR YOUR PLATFORM.

Terms not defined in our Privacy Policy

Terms not defined in our Privacy Policy are defined in your Deposit Agreement.

Other Information

CALIFORNIA RESIDENTS (consumer account with a California address): Please let us know if you would like to opt out of sharing with affiliates and with non-affiliated financial institutions that are joint marketing partners.

VERMONT RESIDENTS (consumer accounts with a Vermont address): We do not share information about your creditworthiness with our affiliates for their everyday business purposes without first obtaining your specific consent. The information we share pursuant to a joint agreement for marketing is limited to consumer name and contact information and our own transaction and experience information.

ONLINE BANKING PRIVACY: We employ bank grade processes and technologies to protect the privacy and security of your information when you bank online with us (e.g. firewalls, encryption techniques, and authentication procedures). If you visit our website or use any of our electronic banking services, we may put a cookie or similar file on your computer to customize the experience for you. By using cookies, we can collect technical and navigational information, such as computer browser type, internet protocol (“IP”) address, and other computer identification information, and match that with pages visited and time spent on our web pages. This information helps us improve our online services for you. If you use our online banking services outside of a Platform’s website or application, we also may use the information in the cookie or similar file to match the Internet browser and computer you use with your online account for security purposes. We do not knowingly collect, maintain, or use personal information from our Web sites about children under the age of 13. For more information about our online security practices, please visit our website at <https://www.getevolved.com>.

For more information about our privacy policy, please see <https://www.getevolved.com/privacy-policy/>

Effective as of September 9th, 2017.