

FACTS

WHAT DOES WingCash DO WITH YOUR PERSONAL INFORMATION?

Why?

Companies choose how they share your personal information. We want to tell you how we collect, share, and protect your personal information, so that you can make an informed decision about whether you want to become a WingCash member. 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:

- Date of birth and transaction history
- profile information and checking account information
- purchase history and wire transfer instructions

How?

Most companies need to share your personal information to run their everyday business. In the section below, we list the reasons companies can share their members personal information, the reasons companies choose to share their personal information, and whether you can limit that sharing.

Reasons we can share your personal information	Does WingCash 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	Yes
For joint marketing with other 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 nonaffiliates to market to you	No	No

To limit our sharing

- Call 801-839-4010 —our menu will prompt you through your choice(s) or
- Visit us online: <http://www.wingcash.com>

Please note:

If you are a *new* customer, we can begin sharing your information immediately after you register to become a member of WingCash. When you cancel your membership, your information may only be shared as described in this notice in accordance with state and federal law.

Questions?

Call 801-839-4010 or go to the email address: privacy@wingcash.com.

What we do

<p>How does WingCash protect my personal information?</p>	<p>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.</p>
<p>How does WingCash collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open a membership or provide account information ■ make a transaction or give us your contact information ■ edit your profile
<p>Why can't I limit all sharing?</p>	<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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>The choices you make to your membership apply to everyone who uses your membership.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>WingCash has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>WingCash does not share with any nonaffiliates at this time, but may do so in the future.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>WingCash does not jointly market.</i>

Other important information

WingCash is a unique transparency-oriented system for making electronic payments. As a result, the transaction history of a WingCash Note, and the transaction activity of a WingCash member, is shared with the public. This includes information concerning the current owner, and former owner, of a particular WingCash Note. You can opt-out of this information being shared by cancelling your WingCash membership at anytime.