

Banking Privacy Policy

for TheTenn Mobile Banking App

Last Updated: June 23, 2023

TheTenn is committed to your privacy.

This “**Banking Privacy Policy**” provided by TheTenn Inc. (“**we**,” “**our**,” “**us**” or “**TheTenn**”) is based on our respect for the privacy of you as our customers (“**user(s)**,” “**you**” or “**your**”). This Banking Privacy Policy applies to you as an individual and does not refer to a business or other entity or to any individuals outside of the United States (“**U.S.**”).

We are committed to the responsible handling and protection of your personal information. Our goal is to maintain your trust and confidence when handling personal and financial information about you.

1. WHAT THIS POLICY COVERS

This Banking Privacy Policy (“**Privacy Policy**”) describes how we collect information when you open an account with TheTenn for banking-related services and use TheTenn’s mobile banking application (“**TheTenn App**”) to use such banking-related services, provide your “**Personal Information**” (defined below) to us through the TheTenn App, or access or use any information or materials on or available through TheTenn App (“**Content**”) or features or functionalities (including provision of Content) available or through TheTenn App (collectively, “**Bank Services**”). Such Bank Services include any of our communications with you and services provided to you that relate to TheTenn App, such as answering questions you might have about using TheTenn App or its features and functionality.

This Privacy Policy also describes how we use and share such information about or related to you as a bank customer for TheTenn and explains your privacy rights and choices.

By using TheTenn App, providing Personal Information to us through or in connection with TheTenn App or accessing or using TheTenn App’s Content or Banking Services, you have agreed to be subject to this Banking Privacy Policy, as well as TheTenn’s “[Banking Terms of Service](#).”

All capitalized terms not defined in this Banking Privacy Policy are defined in the Banking Terms of Service.

2. WHAT THIS POLICY DOES NOT COVER

This Banking Privacy Policy does not apply to you when you visit or use TheTenn’s general informational website (currently located at www.thetenn.com) (“**Website**”) and any information or materials and features or functionalities available through our Website, which has its own, separate privacy policy at “[General Privacy Policy](#).” This Banking Privacy Policy also does not apply to third-party services that may be accessed through TheTenn App. Please review the privacy policies of such third parties so that you understand their privacy practices.

3. OUR BANK PARTNER

TheTenn App may be used to obtain “Bank Partner Services” as described in the Banking Terms of Service. When you sign up for and use Bank Partner Services through TheTenn App, we may collect, use and disclose your Personal Information on behalf of our bank partner, Evolve Bank & Trust, Member FDIC (“**Bank Partner**”), to facilitate the provision of Bank Partner Services pursuant to the Evolve Bank & Trust Privacy Policy, available at <https://www.getevolved.com/privacy-policy/>, as modified or supplemented from time to

time. Federal law requires our Bank Partner to provide notice to certain consumers to explain what personal information they collect, how they share it, and how consumers may limit our Bank Partner's sharing of the information. The privacy practices of our Bank Partner are subject to their privacy notices, which we strongly suggest you review.

By accessing the Bank Services through us, you agree that we may share your information with our Bank Partner, and the Bank Partner may share your information with us. This includes your personal identification information, account balances, transaction data, and other information needed to provide Bank Partner Services.

To the extent we are permitted to use that information in connection with "Non-Bank Partner Services (as defined in the Banking Terms of Service), we will do so in accordance with this Banking Privacy Policy.

If you use any TheTenn credit card that is offered by our Bank Partner, your use of such credit card is governed by the "Secured Account and Charge Card Account Disclosures and Agreement" that is provided to you, together with such other agreements, documents, and notices that may be provided to you from time to time in connection with the Bank Partner Services.

If a term in our Banking Privacy Policy conflicts with the applicable term in our Bank Partner's privacy policy, then our Bank Partner's privacy policy will take precedence, but only with respect to information collected, obtained, or created in connection with the Bank Partner Services .

TheTenn is not responsible for our Bank Partner's information practices or privacy notices.

4. USERS BASED OUTSIDE OF THE U.S.

Our Bank Services (including TheTenn App) are intended for users residing in and based in the U.S. TheTenn is a company located in the U.S. and the Personal Information we collect is maintained in the U.S.

Like most mobile applications, websites and businesses, our Bank Services may be accessed by an international audience. By using our Bank Services and/or providing us with any data, you acknowledge and agree that we (and if/when applicable, our Third-Party Service Providers) may collect, process, use, and store your Personal Information (as described in this Banking Privacy Policy) outside your resident jurisdiction if you reside outside of the U.S.

By using our Bank Services and/or providing us with any data, you acknowledge and agree that U.S. laws and (if applicable) those laws of other countries where your information may be stored and processed may offer different levels of data protection than those laws in your home country. We will take all reasonable steps to keep your Personal Information secure and confidential in accordance with this Banking Privacy Policy, but not pursuant to the data protection laws in your home country.

5. THETENN ACCOUNT SETUP

When you register to become a user of our Bank Services, you will provide us with access credentials (such as a username and password) that allow us to gain online access to one or more third-party financial institution accounts that you choose to designate for use in connection with the Bank Services (each, an "**Authorized Bank Account**"). We work with one or more Third Party Service Providers that will securely store, pursuant to industry standards, any Authorized Bank Account access credentials that you provide on the Bank Services and will access your Authorized Bank Accounts for the purposes of providing and improving the Bank Services.

You may only provide account access credentials for and authorize us to access valid accounts that you hold in your own name. You may not provide access credentials for an account that is held by a third person. You must update your TheTenn account information to reflect any change to the username or password that is associated with your Authorized Bank Account(s).

If you choose to link your Authorized Bank Account, you authorize our use of this information to provide you with Bank Services. This authorization will remain in effect until you notify us in writing that you wish to revoke this authorization, which may affect your ability to receive the Bank Services.

Our Third-Party Service Providers include Plaid Inc. (“Plaid”). By using our Bank Services, you grant us, our Bank Partner and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy (<https://plaid.com/legal/>) .

6. WHAT PERSONAL INFORMATION WE COLLECT

“**Personal Information**” is information that identifies an individual or that relates to an identifiable individual.

The Personal Information we collect depends on how you interact with us, what type of Bank Services you use, and the choices you make during such interactions and uses. The types of Personal Information we may collect, store and process about you include:

- Identifiers such as name, Social Security number, date of birth, postal and email address, and phone number;
- Government-issued photo ID, such as a driver’s license or passport, photograph, proof of address documentation (such as a utility bill) and proof of identity documentation (such as a marriage document);
- Login credentials for your account with TheTenn;
- Financial information, including your account number from our Bank Partner, TheTenn account transaction history, information about your linked non-TheTenn accounts (such as transaction information and balances, payroll account information, etc.), and payment card information;
- Direct deposit status (whether you electronically deposit a portion of your regular paycheck or benefit payment above a minimum threshold);
- Information included on a tax return you provide;
- Credit score and other credit history data from a credit reporting agency, if you enroll in certain features of the Bank Services;
- Employment information, including occupation, information about your employer, employee email address, and income details (such as source of income, approximate or expected income and how frequently you are paid);
- Physical characteristics, demographic information and similar details (such as sex, gender, race, color, marital or family status, citizenship status, military or veteran status, signature, language preference and national origin) present in documents (e.g., IDs, tax returns) you provide;
- Commercial information, including interest in a product or service, purchasing or consuming tendencies, and receipts or records of purchase or enrollment in products or services;
- Voice recordings (such as when you call TheTenn’s support or client services);
- Biometric information (such as a facial image collected for identity verification, if you use certain features of our TheTenn App);
- Social media handles;
- Information you provide through member services interactions and that you provide about your experience with TheTenn, including via questionnaires, surveys, participation in user research or other feedback;
- Geolocation data;
- Information provided by identity verification and fraud prevention platforms;
- Information provided by marketers and other websites on which TheTenn advertises;
- Information you provide through contacts integration, including a list of contacts from your phone’s operating system; and

- Other information you choose to provide, such as through our “Contact Us” feature, emails or other communications (such as with support or client services), referrals, chatbots, surveys, research participation, on social media pages, or in registrations and sign-up forms.
- We may infer new information from other data we collect, including using automated means to generate information about your likely preferences or other characteristics (“**inferences**”). For example, we may infer your general geographic location (such as city, state, and country) based on your IP address.

7. HOW WE USE OR SHARE YOUR PERSONAL INFORMATION

Our “**Third-Party Service Providers**” are contractors and consultants we *directly* hire to help us provide Bank Services, but excludes all third-party payment processors, our Bank Partner and its service providers, other third-party sources (see section on “Third-Party Links”), email marketing providers, and third-party cloud service providers. We and our Third-Party Service Providers, upon our instruction and authorization, may use your Personal Information (as described above) for the following purposes:

- Provide the Bank Services;
- Process and fulfill transactions;
- Set up, administer and manage TheTenn accounts;
- Provide customer support and quality assurance, and conduct customer service training;
- Send administrative information to you, such as information regarding the Bank Services and changes to our terms, conditions and policies.
- Facilitate direct deposits to your TheTenn account;
- Facilitate transfers between external bank accounts and TheTenn accounts;
- Verify your identity, including to facilitate a name change request;
- Respond to inquiries, provide tech and customer support and resolve disputes;
- Personalize your experience on our Bank Services, including presenting content, products and offers tailored to you;
- Determine your eligibility for, and administer or request your participation in, certain features of the Bank Services, including, but not limited to, surveys, contests, sweepstakes, promotions and rewards; and we may use the results of such surveys to understand user engagement, as well as for marketing purposes;
- Facilitate and manage referrals from third parties;
- Advertise and market our products and services, and to send you information about TheTenn and certain third-party products and services that we believe may be of interest to you, subject to any choices you have expressed with respect to such communications;
- Provide you targeted offers and notify you of third-party locations where you may use our products and services;
- Collect fees and other amounts owed in connection with your TheTenn account;
- Operate, evaluate, analyze and improve our business, including without limitation the following:
 - researching and developing new products and services;
 - enhancing, improving, debugging and analyzing our products and services;
 - managing our communications;
 - identifying usage trends and determining the effectiveness of our promotional campaigns;
 - operating and expanding our business activities;
 - establishing and managing our business relationships; and
 - performing accounting, auditing, cloud computing services, storage providers and other internal functions;
- Maintain and enhance the safety and security of our products and services and prevent misuse;
- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities;
- Exercise our rights and remedies and defend against legal claims; and

- Comply with and enforce applicable legal requirements, relevant industry standards and TheTenn policies.

Our Third-Party Service Providers do not track and collect information about your online activities over time while navigating to, from, and on the website or through our Services. They are not permitted to share or use your Personal Information that we make available to them for any purpose other than to provide services to us in order to operate our website and provide our Content and Services.

In addition, we reserve the right to use, retain or disclose any information for legal and compliance reasons, such as the prevention, detection, or investigation of a crime; loss prevention; or fraud; and if such action we believe is necessary or appropriate: (a) to conform to the requirements of applicable law which may include laws outside your country of residence; (b) to respond to requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include such authorities outside your country of residence; (c) to protect and defend the legal rights or property of TheTenn, our users or other third parties; (d) enforce our Terms of Use; or (e) in an emergency, to protect the health, safety or privacy of our users, other persons or the general public.

Further, we reserve the right to disclose any information to a third-party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings).

8. THETENN COMPETITION OR THETENN REWARDS PROGRAM

If you participate in TheTenn Competition, then we may collect information about you (such as email address) and share it with some of our select Third-Party Service Providers, for use in connection with this program and all in accordance with TheTenn Competition Terms.

If you participate in TheTenn Rewards Program as a user of TheTenn App, then we may collect information about you (such as your primary account number and purchase history) and share it with some of our select Third-Party Service Providers for use in connection with the program and all in accordance with TheTenn Rewards Terms.

9. WHAT OTHER INFORMATION WE COLLECT AND USE

“**Other Information**” is any information (excluding Personal Information) that, in itself, does not reveal an individual’s specific identity and does not directly relate to an identifiable individual, such as:

- Browser and device information.
- Information collected through cookies, pixel tags and other technologies.
- Demographic and other statistical information.
- Personal Information that is de-identified, pseudonymized or aggregated.

We and our Third-Party Service Providers, upon our instruction and authorization, may collect Other Information concerning you in a variety of ways, including through the use of cookies and similar technologies, to accomplish certain tasks, such as confirming that our Bank Services are functioning properly, storing and managing user preferences, delivering targeted advertising, enabling content, and tracking and gathering analytic and usage data.

Some of the Other Information we obtain through tracking your activities on TheTenn App, such as your individual preferences and interests, is combined with your Personal Information and is referable to you. If we combine Other Information with Personal Information, we will treat the combined information as Personal Information, as long as it is combined, and in accordance with this Privacy Policy.

10. HOW WE USE AUTOMATED MEANS TO COLLECT OTHER INFORMATION

When you use TheTenn App, we may collect certain information by automated means, such as through device logs, server logs and other technologies. The means and manner in which we collect information may include the device type used, the mobile operating system, device identifiers and similar unique identifiers, device settings and configurations, IP addresses, battery and signal strength, usage statistics, referring emails and web addresses, dates and times of usage, clickstream data, actions taken on TheTenn App, and other information regarding use of TheTenn App, including analytics and events tracking.

Some mobile apps can recognize “do not track” signals so that when such a feature is turned on, the feature can send a signal to mobile apps you use to indicate you do not wish to be tracked through such mobile apps. At this time, TheTenn does not respond to these types of “do not track” signals.

In addition, we may collect your device’s geolocation information. Your device’s operating platform may provide you with a notification when TheTenn App attempts to collect your precise geolocation. Please note that if you decline to allow TheTenn App to collect your precise geolocation, you may not be able to use all of TheTenn App’s features.

Our Bank Services may include social media features such as the Facebook or Twitter “follow” button, widgets such as the “share” or “like” buttons, or interactive mini programs (collectively, “**Social Media Features**”). These Social Media Features may collect your IP address, browser type, and may set a cookie to enable the Social Media Features to function properly. All such Social Media Features are hosted either by a third party or directly on or within our Bank Services. Please note that your interactions with such Social Media Features are governed by the privacy policy of the company providing such Social Media Feature.

We may use these automated technologies on our Bank Services to collect information about your equipment, browsing actions and usage patterns. These technologies help us: (a) remember your information so you do not have to re-enter it; (b) track and understand how you use and interact with our Bank Services, including our online forms, tools or content; (c) tailor the Bank Services around your preferences; (d) measure the usability of our Bank Services and the effectiveness of our communications; and (e) otherwise manage and enhance our products and services, and help us confirm they are working properly.

Please note that our third-party payment processors, third-party sources, email marketing providers, and third-party cloud and infrastructure services companies may use these methods as well, but their uses are governed by their own, respective privacy policies.

Option to Turn Off Automated Technologies. Your browser on your mobile device may tell you how to be notified about certain types of automated collection technologies (such as cookies) and how to restrict or disable them. You can also manage how your mobile device and browser share certain device data by adjusting the privacy and security settings on your mobile device. Please note, however, that without these technologies, you may not be able to use or take advantage of all of the features of our Bank Services.

11. THIRD-PARTY LINKS

Our Bank Services may contain links to and may be used by you in conjunction with third-party websites, apps, services and tools, and other information and advertising, none of which are affiliated with, or controlled, managed or endorsed by us in any way.

The privacy practices of all such third-party information, services and websites may significantly differ from that of TheTenn and will be governed by those parties' own privacy policies. TheTenn is not responsible for the privacy practices, collection, use or disclosure of information, or the content of such websites or for the privacy and security policies and practices of such third parties.

You should review the privacy policies applicable to all such third-party links.

12. CLOUD AND INFRASTRUCTURE SERVICE PROVIDERS

TheTenn App and our Bank Services operate on the "Google Cloud Platform." Google, our third-party cloud service provider, has represented to us that the data protection and privacy practices that Google follows are in compliance with relevant statutory norms. See Google's privacy policy that refers to you (our customer) as "Customer's End Users" currently located at <https://cloud.google.com/terms/data-processing-addendum/>.

The policies and practices described in this Privacy Policy do not apply to Google and its Google Cloud Platform service. We make no warranty or claim regarding the privacy, confidentiality, integrity and security of any information and data stored or retained by Google and its services as described in this Section.

If you are not a resident of the U.S., by using TheTenn App and our Bank Services, you consent to the storage and processing of any information by us and our third-party cloud service provider in the U.S., which may have data protection laws that are different from those of your country of residence.

13. HOW WE PROCESS AND STORE YOUR INFORMATION

We may transfer your Information and process it outside your U.S. state of residence to wherever TheTenn and its Third-Party Service Providers operate.

We retain the Personal Information you provide while your account is in existence (i.e., you are a current customer) or as needed to provide you with our Bank Services or operate our business related to the Bank Services. We may retain your Personal Information, as a current or former customer, if retention is reasonably necessary to comply with our legal obligations (including those with our Bank Partner), meet regulatory requirements, comply with applicable laws, contractual obligations or industry standards, provide customer support, resolve disputes between users, prevent fraud and abuse, or enforce this Privacy Policy and our Bank Terms of Service. When we no longer need Personal Information of yours, as either a current or former customer, for all such operational, business and compliance purposes, we will delete or destroy it in accordance with our security policies and procedures. In some circumstances, we may anonymize your Personal Information (so that it can no longer be associated with you) in which case we may use this information indefinitely without further notice to you.

Please note that our third-party payment processors, third-party sources, email marketing providers, and third-party cloud and infrastructure services companies may have different data processing and retention policies and procedures, so please refer to the applicable privacy policies for such information.

14. HOW WE SECURE AND PROTECT YOUR PERSONAL INFORMATION

TheTenn takes data security seriously, and we use appropriate technologies and procedures to protect Personal Information within our company's control. Our information security policies and procedures are closely aligned with industry standards and are reviewed regularly and updated as necessary to meet our business needs, changes in technology, and regulatory requirements. We use technical, administrative and physical safeguards to help protect against unauthorized access, destruction, loss, alteration, misuse or disclosure of Personal Information.

Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure. While we believe our security procedures are commercially reasonable, we cannot ensure or warrant the security of any information that you transmit to us, or that we transmit to you, or guarantee that it will be free from unauthorized access by third parties.

Please also be aware that we may use third-party cloud and infrastructure service providers that provide hosting, data processing and storage and other services pursuant to standard terms and conditions that may be non-negotiable. These service providers have informed us or the general public that they apply security measures they consider adequate for the protection of information within their systems, or they have a general reputation for applying such measures.

If you have reason to believe that your interaction with us is no longer secure, please immediately notify and contact us at contact@thetenn.com.

15. EMAIL, SMS, AND PUSH NOTIFICATION COMMUNICATIONS

We may communicate with you about our Bank Services using email, “**Text Messages**” (SMS or other text messages) or push notifications. When we communicate with you via email, Text Messages or push notifications, we may collect information regarding such communications, such as confirmation of when you open an email, read a Text Message or receive a push notification. We use this information to operate and improve our customer service and other Bank Services. Some services such as near real-time alerts from TheTenn App require notifications to be enabled. If at any time you do not wish to receive the benefit of such services, you can turn off notifications using the functionality made available in the browser, application or device settings. Please note that turning off notifications may impact TheTenn App experience.

16. ADVERTISING AND INTEREST-BASED ADS

We may place advertising within our Bank Services, and such advertising may contain links to third-party websites of our partners, advertisers, sponsors, or other third parties. We accept no responsibility for the practices of such third-party websites with respect to their privacy policies, and you should consult these third parties’ policies. Advertising delivered to or made available through our Bank Services may be provided by advertising partners who might set cookies in order to deliver targeted advertising.

We may serve advertisements, and also allow third-party digital marketing partners, including third-party advertising servers, advertising agencies, advertising networks, advertising exchanges, advertising vendors and research firms, to serve advertisements through the Bank Services. These advertisements, which may be both for our Bank Services and for third-party products and services that we think might be of interest to you, may be targeted to users who fit certain general profile categories or display certain preferences or behaviors (“**Interest-Based Ads**”). Information for Interest-Based Ads (including Personal Information) may be provided to us by a user, or derived from the usage patterns of particular users on the TheTenn App and/or services of Third-Party Service Providers. Such information may be gathered through tracking users’ activities across time and unaffiliated properties. To accomplish this, we or our Third-Party Service Providers may deliver a pixel (known as a “web beacon”) from a digital marketing partner to you through the Bank Services. Web beacons allow our digital marketing partners to provide anonymized, aggregated auditing, research and reporting for us and for advertisers. Web beacons also enable our digital marketing partners to serve targeted advertisements to you when you visit other websites, and to view, edit or set their own cookies on your browser, just as if you had requested a web page from their site.

We do not provide Personal Information to any digital marketing partners for use outside of the TheTenn App or related Bank Services. We may use analytics service providers to analyze how you interact and engage with the

TheTenn App and our advertisements, so we can learn and make enhancements to offer you a better experience. Some of these entities may use cookies, web beacons and other technologies to collect information about your use of TheTenn App and other websites, which may include tracking activity across time and unaffiliated properties, including your IP address, web browser, pages viewed, time spent on pages, links clicked and conversion information. Information from analytics service providers may be used by us and others to, among other things, analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests in the Bank Services and other websites and better understand your online activity.

For example, Google, Inc. (“**Google**”) uses cookies in connection with its Google Analytics services. Google’s ability to use and share information collected by Google Analytics about your visits to TheTenn App is subject to the Google Analytics Terms of Use and the Google Privacy Policy. You have the option to opt out of Google's use of cookies by visiting the Google advertising opt-out page at www.google.com/privacy_ads.html or the Google Analytics Opt-out Browser Add-on at <https://tools.google.com/dlpage/gaoptout/>.

17. YOUR OPT-OUT RIGHTS

As part of your use of our Bank Services, you are responsible for maintaining and updating your Personal Information with current, accurate and complete information you provide us.

You may view, update, edit, or delete (i.e. your opt-out right) the Personal Information you have provided to us by logging in to your account and following the appropriate instructions in TheTenn App. You can also request that we help you make such changes to your Personal Information by contacting us at contact@thetenn.com.

You may also opt-out from receiving marketing communications about TheTenn products and services or periodic emails from us by: (a) clicking on the “unsubscribe” link in the marketing emails we send you, or (b) contacting us at contact@thetenn.com to unsubscribe from such marketing communications.

You may also opt out of different Bank Services (when applicable) by contacting us at contact@thetenn.com.

We will make all reasonable efforts to comply with your requests as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you important administrative or transactional messages, from which you cannot opt-out if you have an account with us, have registered with us or previously provided us with your Personal Information.

We retain Personal Information as a current or former customer for as long as we deem reasonable for legal or business purposes. In determining data retention periods, TheTenn takes into consideration U.S. federal and state laws and contractual obligations, including with our Bank Partner. When we no longer need Personal Information, we securely delete or destroy it.

18. NO USERS UNDER 18

Our Bank Services are intended specifically for adults and not for children under 18 years old or the age of majority established under the applicable U.S. state law. TheTenn does not knowingly collect Personal Information about children under age 18 or the applicable age of majority. If we become aware that a child has provided us with information in violation of applicable laws, we will terminate the child’s account or registration and delete all information provided by such child, unless we are required by law to keep it or disclose it.

19. USERS RESIDING IN CALIFORNIA

If you reside in California, please see the [CALIFORNIA PRIVACY NOTICE](#) section (“**CA Notice**”) below for other rights under California law related to our use of your Personal Information when you use our Bank

Services. If any term in this Banking Privacy Policy conflicts with the same term in the CA Notice section that applies to you, then the term in the CA Notice will take precedence.

20. CHANGES TO THIS BANKING PRIVACY POLICY

TheTenn reserves the right to change this Privacy Policy in its sole discretion at any time. Any changes will become effective when we post the revised Privacy Policy in TheTenn App or through any other part of our Bank Services. Your use of TheTenn App and any related Bank Services following any such changes means that you accepted our revised Privacy Policy.

21. HOW TO CONTACT US

We want to be clear about our privacy practices so that you can make informed choices about the use of your Personal Information. If you have any questions or complaints about our privacy practices or this Banking Privacy Policy, please contact us at contact@thetenn.com.

Because email communications are not always secure, please **do not include** any credit card or any other sensitive information in your emails to us.

CALIFORNIA PRIVACY NOTICE

If you are a California resident using our Bank Services, you may exercise the following rights (regarding your personal information) under the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (“CCPA”).

1. INFORMATION WE MAY COLLECT FROM YOU

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular customer or such customer’s device, whether collected online or offline (“personal information”). In particular, our Bank Services may or may have collected the following categories of personal information from customers within the last twelve (12) months:

- **Identifiers.** Identifiers such as a real name, postal address, unique personal identifiers (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; customer number, unique pseudonym, or user alias; telephone number and other forms of persistent or probabilistic identifiers), online identifier, internet protocol address, email address, account name, Social Security number, driver’s license number, passport number, and other similar identifiers;
- **Additional Data Subject to Cal. Civ. Code § 1798.80.** Signature, physical characteristics or description, state identification card number, education, bank account number, credit card number, debit card number, and other financial information;
- **Protected Classifications.** Characteristics of protected classifications under California or federal law, such as race, color, national origin, age, sex, gender, marital status, citizenship status, and military and veteran status;
- **Commercial Information.** Commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consumer histories or tendencies;
- **Online Activity.** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements;
- **Geolocation Data.** Your general location (such as city, state, or zip code) as determined by your IP address;

- **Sensory Information.** Audio, electronic, visual, and similar information;
- **Employment Information.** Professional or employment-related information;
- **Inferences.** Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes;
- **Sensitive Personal Information**
 - **Government ID.** Government identification such as social security numbers, driver's license, state identification card, or passport number;
 - **Account access information.** Information such as account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;
 - **Precise geolocation data.** Data derived from a device and that is used or intended to be used to locate you within a geographic area that is equal to or less than the area of a circle with a radius of 1,850 feet (as specified by the CCPA);
 - **Sensitive demographic data.** Racial or ethnic origin, religious or philosophical beliefs, or union membership;
 - **Biometric information.** For the purpose of uniquely identifying an individual.

Please note that because of the overlapping nature of certain of the categories of personal information identified above, which are required by state law, some of the personal information we collect may be reasonably classified under multiple categories.

The personal information of California residents that we collect or use will be retained for the length of time as required by applicable state or federal laws or regulations, or in accordance with our Banking Privacy Policy.

The specific types of personal information we collect are described more fully in Sections 4 and 9 of our Banking Privacy Policy. Personal information does not include: (1) de-identified or aggregated consumer information; (2) publicly available information from government records; or (3) information excluded from the CCPA's scope.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you when you open an account to use the Bank Services or register through TheTenn App, or participate in TheTenn Competition or TheTenn Rewards Program.
- Indirectly from you, such as electronically observing your actions on our Bank Services.

2. USE OF PERSONAL INFORMATION

We may use or disclose the personal information we collect for the purposes described in Sections 6 and 7 of our Banking Privacy Policy.

In particular, our Bank Services may or may have, within the last twelve (12) months, used your personal information for the purposes described in Sections 6 and 7 of our Banking Privacy Policy and for the following business purposes specified in the CCPA:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services;
- Auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance;
- Short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction;

- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research for technological development and demonstration;
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.

TheTenn will not retain any information we collect from you for longer than is reasonably necessary for the disclosed purpose of using such information. Our determination of precise retention periods will be based on: (i) the length of time we have an ongoing relationship with you; (ii) whether there is a legal obligation to which we are subject; and (iii) whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

3. SOURCES OF PERSONAL INFORMATION

Within the last 12 months, we may have obtained personal information about you from the following categories of sources:

- Directly from you, such as when you sign up for an account or contact customer services, or participate in, sweepstakes, promotions, or research or survey activities;
- Our Bank Partner;
- Your devices, when you use TheTenn App or our Bank Services;
- Your family or friends, such as when they provide us with your contact information by choosing to share their phone contacts with TheTenn;
- Payment processors;
- External banks (i.e., banks other than our Bank Partner) if you link a non-TheTenn bank account;
- Credit reporting agencies;
- Our affiliates and subsidiaries;
- Vendors who provide services on our behalf;
- Our joint marketing partners;
- Our business partners (such as referring websites);
- Online advertising services and advertising networks;
- Data analytics providers;
- Government entities;
- Operating systems and platforms;
- Social networks;
- Data brokers

4. SHARING PERSONAL INFORMATION

We may disclose your personal information to third parties for business purposes. In such cases, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not to use it for any purpose except performing the contract.

When we share personal information with our Bank Partner, we do so as their service provider. The privacy practices of our Bank Partner are subject to its privacy notices (see [The Evolve Bank Privacy Policy](#)), which we highly recommend you review. TheTenn is not responsible for our Bank Partner's information practices or privacy notices.

During the last 12 months, we may have shared the following categories of personal information about you for business purposes to the following categories of third parties. (See Subsection --- for the details of each category listed below.)

Category of Personal Information	Category of Third Party
Identifiers	Our Bank Partner, other TheTenn users, our marketing partners and your employer
Additional Data Subject to Cal. Civ. Code § 1798.80 Law	Our Bank Partner, our marketing partners, and your employer
Protected Classifications	Our Bank Partner
Commercial Information	Our Bank Partner and our Third-Party Service Providers
Biometric Information	Our Bank Partner and identity verification partners
Online Activity	Our Bank Partner and our Third-Party Service Providers
Geolocation data	Our Bank Partner
Sensory Information	Our Bank Partner
Employment Information	Our Bank Partner

In addition to the categories of third parties identified above, during the last 12 months, we may have shared personal information about you with the following additional categories of third parties: government entities; other persons to whom we have a legal obligation to disclose personal information (including, for example, in response to a duly issued subpoena or search warrant); and other persons to whom you authorize TheTenn to disclose your personal information.

Specific examples of such sharing activities can be found in Sections 6 and 7 of our Banking Privacy Policy. We do not sell your personal information to third parties. We do share personal information with our Bank Partner, and Cloud and Infrastructure Services Providers, as described in Sections 3, 7, and 12 of our Banking Privacy Policy. Other information is gathered when you access our Services, such as cookies and pixels, and shared with third parties in order to allow you to see tailored digital advertisements, as further detailed in Sections 9, 10, and 16 of our Banking Privacy Policy. To the extent this online advertising activity is interpreted as included in California’s broad definition of “data sale,” you may use the opt-out tools described below in Subsection 5 of this CALIFORNIA PRIVACY NOTICE section.

5. YOUR RIGHTS AND CHOICES

Right to Know and Access

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. You may submit a verifiable request for information regarding the: (1) categories of personal information (as defined by California Civil Code §1798.83) collected, sold, or disclosed by us; (2) purposes for which categories of personal information are collected or sold by us; (3)

categories of sources from which we collect personal information; and (4) specific pieces of personal information we have collected about you (if any) during the past twelve months.

Right to Delete

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will permanently delete and/or irrevocably anonymize your personal information, unless an exception applies.

We may deny your deletion request if any CCPA exemption applies, including but not limited to, if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a product or service you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another user or customer to exercise their free speech rights, or exercise another right provided for by law.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with applicable laws or any other legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

PLEASE NOTE that permanently deleting your account or any registration with TheTenn will erase all of your personal information stored by us and our Third-Party Service Providers, but not necessarily other third-party sources, email marketing providers or third-party hosting companies. Consequently, you will no longer be able to use or access certain Bank Services and your account or registration (including TheTenn Competition, TheTenn Rewards Program or any other rewards or referral program account (if any)), and all such account or registration information and personal information will not be able to be restored or retrieved in any way.

Right to Opt-Out

In some circumstances, you may submit a verifiable request to opt out of our renting, selling or sharing of your personal information. Please see Section 6 and 7 of Our Banking Privacy Policy that describes how we share your Personal Information. If you wish to opt out of any such described uses, please send Us a verifiable request with your request in accordance with Section 17 (“**Your Opt-Out Rights**”) of Our Banking Privacy Policy.

Right to Equal Service and Price (No Discrimination)

You have the right not to receive discriminatory treatment for exercising your CCPA privacy rights, subject to applicable laws. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Financial Incentives

TheTenn may offer rewards or prizes for participation in certain activities that can result in different prices, rates or quality levels, any of which may be considered a “financial incentive” under California law. These activities may include surveys where we may provide compensation such as a gift card in exchange for your time and responses, or a prize through your participation in promotions and sweepstakes. These activities may also involve the collection of personal information.

Any CCPA-permitted financial incentive we offer will reasonably relate to the value of the data you provide, which takes into account a number of factors, including, the anticipated benefit we receive such as product improvement, better understanding how you use our products, to enhance our understanding of consumer and market trends, increased consumer engagement, and the anticipated expenses we incur in relation to the collection, storage, and use of the information we receive. The value may vary across surveys, promotions, and sweepstakes.

Participation in these activities will be subject to separate terms and conditions. Your participation in any of these activities is voluntary, will require your prior opt in consent, which you may revoke at any time, as explained in any applicable terms and conditions.

6. SUBMITTING A VERIFIABLE CONSUMER REQUEST

Requests for access to or deletion of personal information, to exercise your opt-out rights or for any other reasons related to our Bank Services are subject to our ability to reasonably verify your identity in light of the information requested and pursuant to relevant CCPA requirements, limitations, and regulations and any other applicable laws.

Requirements

Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information.

You may only make a verifiable consumer request to know or access (see first paragraph in Subsection 4 of this CA Privacy Notice) twice within a 12-month period.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.
- We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.
- We will only use personal information provided in a verifiable consumer request to verify the requestor’s identity or authority to make the request.

Authorizing an Agent

To authorize an agent to make a request to know, access, opt-out or delete on your behalf, please provide us with written authorization signed by you and your authorized agent, and we will contact you with further steps required to verify your and your authorized agent’s identities.

Response Timing and Format

Upon receiving a request to know, access, opt-out or delete, we will confirm receipt of the request within ten(10) business days and provide information about our verification process and how we will process the request.

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt.

If we require more time, we will inform you of the reason and extension period in writing. We will deliver our written response to the email address associated with the account for account holders, and to the email address provided with the request submission for non-account holders.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily readable and useable.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Contact

Please send your verifiable consumer request to us at contact@thetenn.com. Also, if you have any questions or comments about this CALIFORNIA PRIVACY NOTICE section or anything else about your personal information when using our Bank Services, please do not hesitate to contact us at contact@thetenn.com.

7. CALIFORNIA'S SHINE THE LIGHT LAW

California Civil Code Section 1798.83, known as the "**Shine the Light**" law, permits our users who are California residents to request and obtain from us a list of what personal information (if any) we disclosed to third parties for direct marketing purposes in the preceding calendar year, as well as the names and addresses of those third parties. Requests may be made by you only once a year and are free of charge. See Subsection 6 above ("**Submitting a Verifiable Consumer Request**") if you wish to make such a request.

7. CHANGES TO OUR CALIFORNIA PRIVACY NOTICE SECTION

We reserve the right to amend any part of this CALIFORNIA PRIVACY NOTICE section at our sole discretion and at any time. When we make such changes, we will post the updated notice in TheTenn App or any other part of the Bank Services, and update the effective date. Your continued use of TheTenn App or any other Bank Services following the posting of changes constitutes your acceptance of such changes.
