

ShoulderTap Technologies Inc. (“Fizz”) U.S. Consumer Privacy Notice

Rev. Dec. 2022

FACTS

WHAT DOES FIZZ 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: <ul style="list-style-type: none"> • Social Security number and income • Checking account information and account balances • Transaction history and overdraft history
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 reason Fizz chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fizz 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	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call +1 (940) 260-2704 or go to www.joinfizz.com
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What we do	
How does Fizz protect my personal information?	To protect your personal information from unauthorized access and use, we use reasonable security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.
How does Fizz collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Provide account information or give us your contact information; • Open an account or apply for a loan • Make deposits or withdrawals from your account. <p>We also collect information about you from other companies.</p>
Why can't I limit all sharing?	<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; and <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.

	<ul style="list-style-type: none"> • Fizz has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates with whom we may share can include (i) other financial services companies (including other financial institutions, such as banks) and (ii) non-financial service providers such as hosting platforms, loyalty programs, KYC/AML and fraud protection vendors, sanctions screening vendors, data processors, marketing partners, and API integrators.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Fizz does not perform joint marketing.

Other important information

For California and Vermont residents: We will not share information we collect about you with affiliates or nonaffiliates, except as permitted by applicable law in your state.