NewtekBank® A Division of NewtekOne

FACTS	WHAT DOES NEWTEK BANK, N.A. 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 Newtek Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Newtek Bank 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	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Email us at: digitalbanking@newtekone.com • Call 888-681-7238 Our customer service representative will help you. **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 888-681-7238 or go to www.NewtekBank.com

Who we are	
Who is providing this notice?	Newtek Bank, N.A.

What We Do	
How does Newtek Bank 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Newtek Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Show your government-issued ID/driver's license • Provide us contact information We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates to 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.

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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 non-financial companies • *Our affiliates include companies with a Newtek name, including but not limited to: NewtekOne, Inc.; Newtek Business Services Holdco 6, Inc.; Small Business Lending, LLC; Newtek Merchant Solutions, LLC; Intelligent Protection Management Corp., Newtek Insurance Agency, LLC; and PMTWorks Payroll, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *Newtek Bank shares information with a nonaffiliated accounting firm that provides financial expertise to small businesses so they can market to you*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Newtek Bank and its affiliates have joint marketing agreements with other banks and credit unions as referral partners for SBA loans*

Other important information

California. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Nevada. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at 888-681-7238 or digitalbanking@newtekone.com. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; AgInfo@ag.nv.gov.

Vermont. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Other State Law. We follow state law where state law provides you with additional privacy protections.