

# FACTS

## WHAT DOES Eco, Inc. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number</li> <li>■ Banking information</li> <li>■ Identity Verification Information</li> </ul>
<b>How?</b>	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 Eco, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Eco, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes.	No.
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes.
<b>For joint marketing with other financial companies</b>	Yes.	Yes.
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes.	No.
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No.	No.
<b>For our affiliates to market to you</b>	Yes.	No.
<b>For nonaffiliates to market to you</b>	No.	N/A.

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>1 (888) 322 7838</b>—our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <b>eco.com</b> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30 days</b> from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1 (888) 322 7838 or go to <a href="http://eco.com">eco.com</a>
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### Mail-in Form

Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	
<b>Mail to:</b>	
Eco, Inc. 2261 Market Street Unit #4348 San Francisco, CA 94114	

## Who we are

<b>Who is providing this notice?</b>	Eco, Inc.
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## What we do

<b>How does Eco Payments, Inc. protect my personal information?</b>	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.
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<b>How does Eco Payments, Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ pay your bills</li> <li>■ use your debit card</li> </ul> <p>We also collect your personal information from other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.
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## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
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<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
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<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
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## Other important information

VT residents: We will not disclose credit information about you with our affiliates or non-affiliated third parties, except as required or permitted by law.

