

NANO BANC
Member FDIC
ONLINE PRIVACY POLICY
EFFECTIVE: AUGUST 2018

Nano Banc recognizes and respects how important financial privacy is to you. This Online Privacy Policy ("Policy") applies to you when you choose to access and use our website.

For customers of Nano Banc, we also have a separate Privacy Notice which addresses additional information collection and sharing practices. The terms "we," "us," "our," "Bank," and similar terms in this Policy shall refer to Nano Banc. The terms "you," "your" and similar terms in this Policy will refer to the Nano Banc website user.

Collection, Use and Retention of Your Information

We may collect, use and retain nonpublic personal information about users of our website to comply with law, as permitted by law, to respond to your requests, and to administer accounts and provide related services. For the purpose of this policy, the term "nonpublic personal information" shall mean personally identifiable financial information.

More specifically, we collect the following nonpublic personal information about you from the following sources:

- Information provided by users when they make an inquiry or request return correspondence from us;
- Information received as provided by users on an application or other forms, such as name, address, social security numbers, assets and income; and
- Information provided by users or otherwise received during your Internet session on our website, such as cookies and your Internet Protocol address (IP address).

We may disclose all the information we collect, as described below.

Disclosure of Information

We do not disclose the nonpublic personal information that is collected about our present or former customers, or users of our website, as identified above, to affiliates or unaffiliated third parties except as permitted by law. For example, these instances permitted by law may include from time to time:

- When you request or authorize it;
- When the information is provided to help complete a transaction initiated by you, or on your behalf;
- When the information is provided to consumer reporting agencies; and
- To comply with legal process or court order.

We may also share nonpublic personal information as otherwise permitted by law. For example, we may share nonpublic personal information with an unaffiliated third party we hire or contract with to provide support or services for one or several of our products or services. We do not disclose any nonpublic personal information about you to companies that perform marketing services, other than to facilitate marketing services on our behalf.

Cookies

A cookie is a small piece of information sent by a website that is saved on your hard disk by your computer's browser. It holds information that we or another website may need to interact with you and personalize your experience. We use cookies to identify your Internet browser and to determine whether you have installed the enabling software needed to access certain material on the website. Software on our website may also use cookies to provide you with an interactive session during your visit and for your online banking service experience with us.

Web Browser Settings and Control of Personally Identifiable Information Collection

You may have the ability to activate web browser tracking settings or other mechanisms that give you the option to control the collection of personally identifiable information about your online activities over time and across third-party websites or online services. Our response to these settings and mechanisms will depend on the setting and mechanism and the impact on our collection and tracking practices. At this time, our website only tracks your activities while on our website and, unless you register with us for a service, we do not collect any personally identifiable information about you. The tracking is facilitated using 'cookies' that we place on your computer. In addition to the cookies reference above, we may also place locally stored

objects on your computer (such as Adobe Flash objects, sometimes also referred to as 'Flash cookies'), used for information security and authentication purposes. These types of cookies will not be deleted when you clear cookies from your browser. For more information on user settings and removal capabilities of these locally stored objects, refer to Adobe. If you choose not to accept cookies or remove locally stored cookies, we will not track your activity on our website; however, some features and services on our website may not be available to you.

Third Parties

When you use our website or online services, third parties acting on our behalf may collect the personally identifiable information and website activity identified above. This may include the personally identifiable information collected when you register with us for a service. Depending on the third-party websites you visit, as well as any preferences and authorizations you have provided to others, your activity on our website and across other websites, including personally information you provide, may be tracked and collected by third parties. Also, third parties may offer services on our website from time to time. If you access their websites or provide them with information, these third parties may track your activity across websites and collect your personally identifiable information, all subject to the third party's privacy and security practices.

Maintenance of Accurate Information

We have implemented procedures to help ensure that your nonpublic personal information is maintained in a commercially reasonable manner so that it is accurate, current and complete. We respond to reports of incorrect or incomplete nonpublic personal information that is within our control and will correct the information when we have confirmed that it is inaccurate, in a timely manner. If you would like to report an error or update your nonpublic personal information, please telephone us (844) 626-0262 or write to us at: Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618.

Protection of Information

We use commercially reasonable administrative, technical and physical measures to safeguard personal information in our possession against loss, theft and unauthorized use, disclosure or modification. Our employees, agents and contractors are provided access to personal information only to the extent they have a legitimate business reason to obtain such access. In addition, we use commercially reasonable methods to make sure that personal information is accurate, up-to-date and complete.

Email

If you are communicating to us by email, please be aware that email is not necessarily secure against interception and could be read by others outside of Nano Banc. If you are sending us information that contains sensitive information or includes personal or confidential information, such as your bank account number, a charge card or debit card number or social security number, you should send your correspondence to us via postal mail to Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618 or contact us at (844) 626-0262.

Access to Your Personal Information

If possible, we will let you review your personal information that you provided to us and will take reasonable steps to correct any personal information that you inform us is incorrect. Call us at (844) 626-0262 if you would like to view the personal information that you have provided to us.

Protecting Children's Privacy Online

This website is not intended for individuals under the age of thirteen (13), and we request that these individuals do not provide personally identifiable information through this website. We do not knowingly collect information from children under 13 without parental consent. Visit the Federal Trade Commission website for more information about the Children's Online Privacy Protection Act (COPPA).

Policy Revisions

We may revise this Policy to reflect changes in the law, our own privacy practices, or the features on our website. If any changes materially impact the way we collect, use, or share personally identifiable information, this Policy will be updated, and the updated Policy will be posted with a new effective date. You should periodically review this Policy to continue to be aware of our current online privacy practices.

Contact Us

If you are concerned about your financial privacy, would like to know more about this important subject matter, would like to make a complaint about this notice, or wish to obtain a copy of our Online Privacy Policy, you can contact us directly by phone at (844) 626-0262 or in writing at the following address: Nano Banc, 7700 Irvine Center Drive, Suite 700, Irvine, CA 92618.

FACTS**WHAT DOES NANO BANC
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 account balances
- account transactions and checking account information
- employment information 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 Nano Banc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nano Banc 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	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	We don't share

Questions?

Call 844.626.0262 or go to www.nanobanc.com

What we do

<p>How does Nano Banc 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 Nano Banc collect my personal information?</p>	<p>We collect your personal information, for example, when you open an account or apply for a loan</p> <ul style="list-style-type: none"> • deposit money or pay your bills • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<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>

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>Nano Banc's affiliates include Allegiant United Holdings, LLC and Nano Financial Holdings, Inc.</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>Nano Banc does not share with non-affiliates, so they can market to you.</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>Nano Banc doesn't jointly market.</i>