

Mobile Privacy Disclosure

FACTS WHAT DOES NEWTEK BANK, NATIONAL ASSOCIATION (“NEWTEK BANK, N. A.”). DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION?

Why? The mobile application requests access to information stored on your device such as location, camera, contacts, images, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

What? Some examples of information your app will request access to are:

- Location - Your location is used to prevent fraudulent activity and to display locations near you.
- Contacts - Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared.
- Camera/Images - This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.

How? 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.

The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

Questions? Please contact **Newtek Bank, N.A.** at **(888) 681-7238** regarding questions about the information included in this Mobile Privacy Disclosure or questions about this application.

You can also access the bank’s full Privacy Policy [here](#).