

PRIVACY NOTICE DISCLOSURE SPECIAL NOTICE FOR VERMONT RESIDENTS

Financial companies choose how they share your personal information. In addition to the protections provided by federal law, Vermont law gives you the right to decide whether we may share nonpublic personal information about you with certain third parties. Vermont 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.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- information received from you on applications and other forms;
- information about your transactions with us, our affiliates or others; and

Information We Share About You

We may disclose all of the nonpublic personal information which we collect, as described above.

Parties with Whom We Share Information

We may disclose the nonpublic personal information about you to the following types of third parties:

- financial service providers (such as insurance agents);
- non-financial companies (such as retailers, direct marketing companies and order fulfillment companies); and
- others (including joint marketing companies).

We may also disclose the information described in this notice to other affiliated or nonaffiliated third parties, as applicable, as required or permitted by law.

Information We Share to Parties that Provide Services to Us

In order for us to conduct our business and to best serve you, we may disclose all of the information we collect, as described above, to nonaffiliated third parties (including service providers that perform marketing on our behalf, such as direct marketing companies).

Information We Share About Former Customers

When you close your account, we continue to share the nonpublic personal information about you described above according to our policies.

How We Protect Your Information

We restrict access to nonpublic personal information about you to our employees who need to know this information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

Your Right to Opt In

We will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to third parties, you may check the box below or complete and sign the form included and mail it to us.

Products or Services to Which Your Opt In Right Applies

You have the right to elect that we may share your nonpublic personal information to our business partners so that those business partners may market financial products or services which may be of interest to you, such as insurance.

Revoking Your Opt In Direction

You may, at any time, revoke your election to permit us to share your nonpublic personal information. To do so, please contact us at customer.service@mypaycheckdirect.com or at the address provided below.

Contact Us

If you have any questions, please contact us by email at customer.service@mypaycheckdirect.com or by mail at:

PayCheck Direct
6250 Ridgewood Road
St. Cloud, MN 56303
Attn: Privacy and Security

I authorize PayCheck Direct to share my nonpublic personal information as provided in the notice provided to me.

Revocation of Opt In

By mailing this form to you, I (the undersigned) hereby exercise my right to revoke my election to permit you to share my nonpublic personal information.

Name: _____

Address: _____
Street Address City State Zip Code

Employer: _____

Last Four Digits of Social Security Number: _____

Signature: _____

Date: _____