

GLBA PRIVACY NOTICE

Last updated: July 01, 2020

How is my personal information shared at Thrive Savings Inc. (“Thrive”)?

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.
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WHAT	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Contact information and other account identifiers; • Demographic information; • Transaction information; • Financial information.
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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 Thrive chooses to share, and whether you can limit this sharing.
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Why we can share your personal information:	Does Thrive share?	Can I limit this sharing?
For our everyday business purpose – such as to process your transactions, provide e-commerce capability, maintain your account(s) and provide our services, respond to court orders and legal investigations, or as otherwise permitted by law.	Yes	No
For our marketing purposes– to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	n/a

For our affiliates' everyday business purposes– information about your e-commerce transactions and experiences	Yes	No
For our affiliates' everyday business purposes– information about your creditworthiness	No	n/a
For our affiliates to market to you	No	n/a
For non-affiliates to market to you	No	n/a

WHO we are:

WHO is providing this notice?	Thrive Savings Inc. ("Thrive")
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WHAT we do:

How does Thrive 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, encryption and tokenization, limiting access to those personnel for whom access is appropriate, secured files and buildings, and other commercially reasonable measures to ensure the confidentiality of your personal information in accordance with policies and practices.
How does Thrive collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Download the Thrive Application • Open an account • Give us your contact information • Engage in transactions with or through us • Make a purchase through a Merchant <p>We also may collect your personal information from others, such as non-affiliated third parties.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - such as information about your creditworthiness; affiliates from using your information to market to you; and sharing for nonaffiliates to market to you.</p> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions:

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Non-affiliates with whom we share can include (i) financial services companies (including financial institutions such as banks) and (ii) non-financial service providers such as hosting platforms, data processors, API integrations, and companies that help us (a) market our own products that we believe may be of interest to you or (b) send transactional or administrative communications on our behalf and (iii) e-commerce providers.</p> <p>Thrive does not share with non-affiliates so that they can market to you.</p>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Thrive does not jointly market.

Questions about the GLBA Privacy Notice?

Email us at help@thrivesavings.com