

Mela Consumer Financial Privacy Notice

FACTS What Does Mela Finance Inc. ("Mela") 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, passport number, or other government ID * Account balances, payment history, and transaction history * Income, employment information, and risk-scoring data * Credit scores and credit-report information When you close your account, we will continue to retain and share your information as described in this notice and our Records-Retention Policy.
- 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, whether Mela shares, and whether you can limit this sharing.

Reasons we can share your personal information

Reason	Does Mela share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your accounts, 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	Yes

For joint marketing with other financial companies	Yes	Yes
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

- **Web:** sign in and visit **Settings › Privacy Choices** at *mela.finance/privacy/choices*
- **Call:** +1 571-721-1145 — follow the privacy-options prompt
- **Email:** privacy@mela.finance with subject line **“Opt-Out”**

Please note:

- If you are a new customer, we can begin sharing your information **30 days** from the date we sent this notice.
- When you are no longer our customer, we continue to share your information as described in this notice.
- You can contact us at any time to limit our sharing for marketing purposes.

Your choice will apply to

- All consumer accounts you have with Mela now and in the future;
 - Any joint account holders, if applicable. (Either account owner may exercise an opt-out.)
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Questions?

Call +1 571-721-1145, email privacy@mela.finance, or visit mela.finance/privacy-notice.
Accessible format or Spanish translation available on request.

Who we are

Who is providing this notice?

Mela Finance Inc., its website, mobile application, and any subsidiaries that reference this notice. Deposit and payment services are provided in partnership with a U.S. chartered full-reserve bank.

What we do

How does Mela protect my personal information?

We use administrative, technical, and physical safeguards to protect your information. These include: * TLS 1.2+ encryption in transit and AES-256 encryption at rest * SOC 2 Type II–audited data centers * Zero-trust network segmentation * Hardware security modules for cryptographic keys * 24 × 7 fraud and intrusion monitoring * Biometric-enabled mobile login and mandatory multi-factor authentication

How does Mela collect my personal information?

We collect personal information when you, for example: * open an account or provide account information * deposit or withdraw funds * make purchases or send money * use budgeting or open-banking tools We also collect data from credit bureaus, identity-verification vendors, affiliates (if any), blockchain-analytics providers, open-banking aggregators, and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only * sharing for affiliates' everyday business purposes—information about your creditworthiness; * affiliates from using your information to market to you; and * sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See “Other important information” below.

Definitions

Term	Meaning
Affiliates	Companies related by common ownership or control. <i>Mela currently has no affiliates with which it shares consumer personal information for marketing purposes.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <i>Mela does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you, such as our cobrand debit-card program or stablecoin on-ramp partners.

Other important information

Federal Fair Credit Reporting Act (FCRA) Notice – Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If we plan to furnish negative information, we will notify you beforehand as required by FCRA § 623(a)(7).

State Privacy Rights

- **California (CA)** – See our [CCPA Notice](#) for your rights, including the right to access, correct, delete, and opt-out of certain data “sharing.” Mela does not “sell” personal information as defined by CCPA.
- **Vermont (VT)** – We will not disclose information about your creditworthiness to affiliates or non-affiliates without your authorization, except as permitted by Vermont law.
- **Nevada (NV)** – Nevada law (NRS 603A) entitles Nevada residents to opt out of the sale of certain covered information. Mela does not sell personal information.
- **Illinois, Florida, Texas, Maryland** – If you have a complaint about money-transmission services, you may contact your state banking department; see [mela.finance/legal/state-contacts](#).
- **New York (NY)** – For unresolved complaints, contact the NY Department of Financial Services at 1-800-342-3736 or [dfs.ny.gov](#).

Children's Privacy

Our services are directed to adults aged 18 and over. We do not knowingly collect information from children under 13.

International Transfers

If you access Mela from outside the United States, you understand and consent that your information will be transferred to, processed, and stored in the United States, which may have data-protection laws that differ from those in your jurisdiction.

Accessibility & Language

This notice is available in alternative formats (large print, Braille, screen-reader-optimized PDF) and in Spanish upon request at **accessibility@mela.finance**.

Changes to This Notice

We may amend this notice at any time, and will post the revised version at *mela.finance/legal/privacy-notice* with an updated "Last Revised" date. If we make material changes, we will notify you electronically at least **30 days** before they take effect.