



# Popular Direct Privacy Policy

## FACTS

### WHAT DOES POPULAR, INC. 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 the information that can be shared. 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 income
- Account balance and transaction history
- Payment history and credit history

**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 Popular, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Popular, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing** Mail the form below.

**Please note:** If you are a *new* customer, we can begin sharing your information 45 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. However, you can contact us at any time to limit our sharing.

**Questions?** Call toll-free: 1.800.274.5696



Mail-in Form	NO ACTION IS REQUIRED <i>if you previously chose to opt-out of sharing your information.</i>
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  ___Apply my choice(s) only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	<b>Name</b> _____
	<b>Address</b> _____
	<b>City, State, Zip</b> _____
	<b>Account No(s)</b> _____
<b>Mail To:</b>	Popular, Inc. Attn: Popular Direct Products P.O. Box 4884 Miami Lakes, FL 33014

**Who we are****Who is providing this notice?**

Popular, Inc. and its affiliates (see definition below)

**What we do****How does Popular, Inc. 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 and secured files and buildings. Also, we limit the access only to employees who need it to provide products and services, or to comply with federal and local regulations.

**How does Popular, Inc. collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or show your driver's license
- Apply for a loan or show your government issued ID
- Provide employment information or provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or 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
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choice(s) will apply to everyone on your account—unless you tell us otherwise.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with Popular, Inc.; financial companies such as Popular Bank, Popular Equipment Finance, Popular Insurance Agency USA, Banco Popular de Puerto Rico, and E-Loan, Inc.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Popular, Inc. does not share with nonaffiliates.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include: direct marketing, insurance companies, financial service companies, investment securities and/or brokerage firms.*

**Other important information**

**California Residents** – Your state law requires financial institutions to obtain your consent prior to sharing information about you with nonaffiliated parties. Except as permitted by law, we will not share information we collect about you with nonaffiliated third parties while you are a resident of California.

**Vermont Residents** – We do not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or maintain your account. In addition, we will not share information about your creditworthiness with our affiliates, except with your authorization.

**Nevada Residents** – Pursuant to Nevada law, if you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by writing to us at: Popular, Inc., P.O. Box 5490, Miami Lakes, FL 33014-8500.

For more information, contact us at the address above. You may also contact the Nevada Attorney General's Office at: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702.486.3132; online: <http://ag.nv.gov/>

**Other applicable laws on the right to Privacy of information:**

The following laws are intended to guarantee the rights of people with respect to the collection and use of their personal data.

**General Data Protection Regulation (GDPR)** – it is a legal framework that establishes guidelines for obtaining and processing the personal data of natural persons who are residents of the European Union (EU). The law directly impacts the storage, processing, access, transfer and disclosure of personal data that we obtain about residents of the EU. Please refer to **GDPR Consumer Privacy Rights Notice.**

**California Consumer Privacy Act (CCPA)** – the law was created to protect the privacy rights of information for consumers who are California residents. The law requires providing more information to consumers about what is being done with their personal information and giving them more control over how their information is shared. Please refer to the **California Consumer Privacy Rights Notice.**