

FACTS**WHAT DOES FRUITFUL FINANCIAL, LLC
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 and date of birth
- account balances and account transactions
- transaction history and purchase history
- employment information

When you are no longer a Member, we continue to share your information as described in this notice.

How?

All financial companies need to share Members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Members' personal information; the reasons Fruitful Financial, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fruitful Financial LLC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?

Call (833) 784-8050 or go to www.fruitful.com

Who we are

Who is providing this notice?

This notice is being provided by Fruitful Financial, LLC

What we do

How does Fruitful Financial, LLC 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. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

How does Fruitful Financial, LLC collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Give us your contact information or provide account information
- Use your credit or debit card

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.

Definitions

Affiliates

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

- Fruitful Inc
- Fruitful Advisory

Non Affiliates

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

- Fruitful Financial, LLC does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Fruitful Financial, LLC has no joint marketing partners.

Other important information

CA Residents: We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (to the extent required), or as otherwise permitted by law.

VT Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at www.fruitful.com or call (833) 784-8050.

