Notice Relating to Your Personal Financial Information

We are required by federal law to disclose how we collect, share and protect our customers' nonpublic personal financial information. Please read this notice carefully to understand what we do.

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

- Information we receive from you on applications or other forms; and
- Information about your transactions with us, our affiliates or others.

We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law. We do not sell our customers' personal information.

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

To access this notice electronically, please visit our website at www.ebcflex.com. If we make substantial changes to this notice or to the privacy notices on our website, you will be alerted via email if you have previously consented to receive notifications via email. To update your communications preferences, log in to your participant account at www.ebcflex.com, click on "Menu" in the upper left-hand corner, and under "Change," select "My Notification Settings." You may also contact us by phone at 800.346.2126 between 7 am and 5 pm central time Monday-Friday, or via email at participantservices@ebcflex.com and request that a copy of this notice be mailed to you.

FACTS	**WHAT DOES EMPLOYEE BENEFITS CORPORATION 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: ■ Address, Social Security number and date of birth ■ Account balances and payment history When you are no longer our customer, we continue to share your information as described in this notice.
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 Employee Benefits Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Employee Benefits Corporation 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 800.346.2126 or email us at participantservices@ebcflex.com

Who we are

Who is providing this notice?	Employee Benefits Corporation, a third-party administrator of certain employee benefit accounts. This notice is being sent to you if you have an electronic payment card that accesses a health flexible spending account or health reimbursement arrangement.

What we do

How does Employee Benefits Corporation 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.
How does Employee Benefits Corporation collect my personal information?	We collect your personal information, for example, when you ■ Open an account or enroll in a plan with your employer ■ Use an electronic payment card for eligible expenses We also collect your personal information from others, such as your employer, benefit eligibility managers, insurance carriers, providers, 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. – Employee Benefits Corporation does not have any affiliate companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. – Employee Benefits Corporation 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. – Employee Benefits Corporation does not have any joint marketing agreements.