Rev. November 2026

# FACTS

## WHAT DOES PROFINIUM, 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 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 transaction or loss history
- account balances and payment history
- credit history and account transactions

**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 PROFINIUM, INC. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does PROFINIUM, INC. 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** | Yes | Yes |
| **For nonaffiliates to market to you** | No | We don't share |

**To limit our sharing**

- Call (800) 254-6197 – our menu will prompt you through your choice(s) **or**
- Mail the form below

**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.

However, you can contact us at any time to limit our sharing.

**Questions?** Call (800) 254-6197

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**Mail-in Form**

Mark any/all you want to limit:

☐ Do not allow your affiliates to use my personal information to market to me.

| | |
|---|---|
| Name | |
| Address | |
| | |
| City, State, Zip | |
| Account # | |

Mail to: Profinium, Inc, Operations Center
105 Lake Ave, Fairmont, MN 56031

## What we do

| | |
|---|---|
| **How does PROFINIUM, 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.<br>We maintain physical, electronic, and procedural safeguards to protect this information and limit access to information to those employees for whom access is appropriate. |
| **How does PROFINIUM, INC. collect my personal information?** | We collect your personal information, for example, when you<br>● open an account or use your credit or debit card<br>● apply for a loan or show your government-issued ID<br>● make deposits or withdrawals from your account<br>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<br>● sharing for affiliates' everyday business purposes – information about your creditworthiness<br>● affiliates from using your information to market to you<br>● sharing for nonaffiliates to market to you<br>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.<br>● *Our affiliates include others, such as Profinium Insurance Agency, Inc. and Profinium Financial Holdings, Inc.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>● *PROFINIUM, INC. 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.<br>● *Our joint marketing partners include investment and credit card companies.* |

## Other important information

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