

FACTS	What do Inter National Bank (INB) and Rêv North America (Rêv NA) 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: <ul style="list-style-type: none"> • Social Security number and transaction history • Account transactions and purchase history • Account balances and payment history • Credit history and employment information
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 INB and Rêv NA choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do INB and Rêv NA 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	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<p>Call 877-724-2643 to speak with one of our agents or email your questions to us at www.ChangeDebitCard.com/contact-us</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 877-724-2643 or go to www.ChangeDebitCard.com/contact-us

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

Inter National Bank, P.O. Box 1700, McAllen, TX 78505
 Rêv North America, Inc., P.O. Box 2067, Austin, TX 78767

What we do**How do INB and Rêv NA 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 do INB and Rêv NA collect my personal information?

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

- Open an account or show your government-issued ID
- Use your prepaid debit card or provide account information
- Add funds or withdraw funds from your account

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 where I have included an Authorized User?

We only maintain cardholder personal information.
 We will limit sharing of your personal information upon your request.

Definitions**Affiliates**

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

- *Affiliates we share information with include companies in the MPOWER Ventures group, such as Rêv Worldwide, Inc., and MPOWER Mobile, Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with can include companies who perform card-related services on our behalf, such as mobile phone carriers and providers of bill payment and money transfer services.*

Joint marketing

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

- *Our joint marketing partners may include consumer finance companies and insurance companies.*

Other important information

CA & VT Residents: We will not share your information with nonaffiliates without your consent except for our everyday business purposes and as required or permitted by applicable law.

NV Residents: To be placed on our internal Do Not Call list, call 1-877-724-2643. For more information on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number 702-486-3132; e-mail BCPINFO@ag.state.nv.us.