

FACTS	WHAT DOES HIFIVE 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: <div><input type="checkbox"/> Full name, contact information (such as email address and phone number)</div> <div><input type="checkbox"/> Social Security number, tax identification number, or other government-issued ID numbers (for identity verification and tax reporting)</div> <div><input type="checkbox"/> Employment and wage information, including department or role, to process tip disbursements correctly</div> <div><input type="checkbox"/> Bank account details or other payout preferences (such as Venmo, Cash App, or PayPal)</div> <div><input type="checkbox"/> Account balances and transaction history related to tipping activity</div> <div><input type="checkbox"/> Feedback or rating information voluntarily provided by guests</div>
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 Hifive chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HiFive 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, 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>	No	We don't share
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our nonaffiliates everyday business purposes -</b> Information about your transactions and experiences	Yes	Yes
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

To Limit our Sharing	<div><div><div>▪ Visit us online: <a href="http://www.hifivecommunity.com">www.hifivecommunity.com</a></div><div>▪ Call 979-777-5895</div><div>▪ Mail the <b>form</b> below</div></div><p>If you are a <i>new</i> customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (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></div>
	<div><div><div>▪ Call 979-777-5895</div></div><p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p></div>
Questions?	Call 979-777-5895 or go to <a href="http://www.hifivecommunity.com">www.hifivecommunity.com</a>



Mail-in Form

Mark any/all you want to limit:

☐ Do not share information about my Tips Access activity with your affiliates for their everyday business purposes.

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

☐ Do not share my personal information with nonaffiliates for them to market their products and services to me.

Name

Address

City, State, Zip

Mail to:

Hifive Technologies, Inc.,  
5401 Crosswater Drive  
College Station, TX 77845Attention:  
Attn: Customer Support

Account #		
Who we are		
Who is providing this notice?	Hifive Technologies, Inc.	
What we do		
How does HiFive 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 HiFive collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• open an account or enroll in our Tips Access program</li><li>• Provide income and employment information</li><li>• Use your account or request transfers</li><li>• When you sign up to receive tips through our platform or update your payout information</li><li>• When your employer or property manager provides information needed to set up your account and distribute tips</li><li>• When you interact with our website or mobile app — for example, by providing banking or payout details, verifying your identity, or submitting feedback</li><li>• From guest transactions and feedback left through our tipping system</li><li>• From third-party partners and service providers who help us verify identity and process payments</li></ul> <p>We may also collect your personal information from others, such as payroll systems, employers or consumer reporting agencies.</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes—information</li><li>• affiliates from using your information to market to you</li><li>• sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> section for your rights under state law.</p>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.	

Definitions		
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>❑ <i>Our affiliates are companies under the corporate umbrella of Hifive Technologies, Inc.</i></p>	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>❑ <i>Nonaffiliates we share with can include employers, banks, fraud and AML service providers, and other account and Tips Access-related service providers.</i></p>	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>❑ <i>Our joint marketing partners can include employers, banks, marketing providers, and other /Tips related service providers.</i></p>	

Other Important Information		
<p>We use google analytics. This helps us understand how you use our website and apps across your devices so that we can provide advertisements tailored to you. Please visit <a href="https://hifivecommunity.com/terms-of-service">https://hifivecommunity.com/terms-of-service</a> for additional information regarding your privacy, cross-device tracking and to manage your preferences.</p> <p><b>NOTICE TO CALIFORNIA RESIDENTS.</b> Under California law, you have the right to limit how your personal information is shared. We do not sell or share your personal information with unaffiliated third parties for their direct marketing purposes without your consent.</p> <p>California Civil Code § 1798.83 allows California residents to request information about our disclosures, if any, of personal information to third parties for direct marketing purposes in the prior calendar year.</p> <p>To make such a request or to exercise your rights under the California Consumer Privacy Act, please contact us at: 979-777-5895 or support@hifivecommunity.com.</p> <p>Attention: Customer Support</p> <p>Or visit: <a href="http://www.hifivecommunity.com">www.hifivecommunity.com</a></p>		