

FACTS**WHAT DOES INNOVATIVE CARD SERVICES, 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: <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Payment history and account transactions ■ Transaction history and purchase history
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 Innovative Card Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Innovative Card Services 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	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 866-319-4602 —our menu will prompt you through your choice(s) ■ Visit us online: www.innovativecardservices.com ■ Mail the form below <p>Please note:</p> <p>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 866-319-4602 or go to www.innovativecardservices.com

Mail-in Form

	Mark any/all you want to limit: Do not allow nonaffiliates to use my personal information to market to me.								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 20%;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Card Number</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Card Number	
Name									
Address									
City, State, Zip									
Card Number									
Mail To:	Innovative Card Services, LLC 358 South Elkhart Avenue Suite 300 Elkhart, IN 46516-3545								

Who we are	
Who is providing this notice?	This privacy policy is provided by Innovative Card Services, LLC and applies to our customers who open an account or use our prepaid cards
What we do	
How does Innovative Card Services 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 Innovative Card Services collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or make deposits or withdrawals ■ Make a purchase or provide account information ■ Give us your contact information <p>We also collect your personal information from others companies.</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"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of Innovative Card Services, LLC, such as our parent company, INOVA Federal Credit Union.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include retail partners and financial institutions engaged in direct marketing and the selling of consumer products & services.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>We may partner with nonaffiliated financial companies to jointly market products or services to you.</i>
Other important information	