

Bella Services Privacy Notice

FACTS	WHAT DOES BELLA 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 other identifying details about you and/or your mobile device - mobile phone number and other contact details (like your email address and postal address) - account transaction 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 Bella chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does Bella share?	Can you limit this sharing?
For our everyday business purposes— such as to open your account, verify your identity, process your transactions, manage your card, or respond to court orders and legal investigations	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	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 non-affiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	This Bella privacy notice is provided by Bella Loves Me LLC, a subsidiary of LivePerson, Inc. ("Bella"). It applies to the Bella services provided or managed by nbkc Bank, like the Bella direct deposit account and debit card. It also applies to the investment advisory account services provided through the Bella app by DriveWealth via Bella Growth LLC.
What we do	
How does Bella protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.
How does Bella collect my personal information?	We collect your personal information, for example, when you - apply for a Bella service and give us your contact information and account details or communicate with us through the Bella services - give us your financial information or show us your driver's license/identification card

	We also collect your personal information from others, such as consumer reporting agencies, affiliates or other companies.
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 - sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Bella affiliates include those companies that control, are controlled by or under common control with Bella.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>- Non-affiliates we share with may include vendors of products and services that you have purchased, or others that offer products and services we believe will be of interest to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>- We do not currently share with joint marketing partners.</i></p>
Other important information	
<p>Vermont Residents. In accordance with Vermont law, Bella will not share personal information about you other than transaction experience information with our affiliates, nor</p>	

will we share any personal financial information about you with other our affiliates for marketing purposes.

Nevada Residents. Nevada law requires that Bella Loves Me LLC provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington, Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: agInfo@ag.nv.gov.

California Residents. The California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact Bella with questions about our compliance with the CCPA in connection with the program, email privacy@bellaloves.me or contact us through the notifications and communications feature of the Bella app. Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. You may make a verifiable consumer request to know or delete personal information twice within a 12-month period. We endeavor to respond to a verifiable consumer request within 45 days of receipt. If we require more time (up to 90 days) we will inform you of the reason and extension period in writing. Any disclosures we provide will only cover the preceding 12-month period. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For right to know requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request. Please note, Bella will not treat consumers who exercise the privacy rights conferred by the CCPA differently from other consumers.

Effective Date: [31 Aug 2020]