

FACTS**WHAT DOES MURAL NETWORKS 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 income
- Account balances and payment history
- Transaction history and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Mural Networks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mural Networks 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	No	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	No	We don't share
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Questions?	Go to https://muralpay.com or email your inquiry to: compliance@muralpay.com
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Who we are	
Who is providing this notice?	This privacy notice is provided by Mural Networks, Inc.

What we do	
How does Mural Networks 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 Mural Networks collect my personal information?	We collect your personal information, for example, when you • open an account • give us your contact information • provide account information • tell us who receives the money • tell us where to send the money 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include Mural Technologies, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Nonaffiliates with which we share personal information include service providers that perform services or functions on our behalf.

Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Mural Networks, Inc. doesn't jointly market.
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Other Important Information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law (including, for example, with your consent or to service your account).

For Nevada residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call +1 (985) 240-5782 or email your request to: support@muralpay.com. If you would like more information about telemarketing practices, you may contact us at support@muralpay.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson Street, Carson City, NV 89703; 702-486-3132; AgInfo@ag.nv.gov.

For Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law (including where you authorize us to make those disclosures or to service your account).

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.