

Mercury Consumer Financial Privacy Notice

Last Modified: March 21, 2025

This Privacy Notice describes how Mercury and its affiliates and subsidiaries (collectively "Mercury", "we", "us", "our") collects, processes, discloses and safeguards your personal information in connection with the Mercury consumer financial services (the "Services").

What Services Are Covered By This Notice?

This Notice applies to the consumer financial products and services that we provide to you for primarily personal, family or household purposes. When you enroll in any of the Services, we may collect, use and disclose your personal information as disclosed in this Notice. The types of personal information that we collect and share will depend on the specific products or services that you have with us.

Who Is Providing This Notice?

This Notice is being provided by Mercury Technologies, Inc. on its own behalf and on behalf of its affiliates and subsidiaries. The following products and services are provided by the following Mercury entities:

- Personal Banking is offered through Mercury Technologies, Inc. Personal banking services are provided by Choice Financial Group; Member FDIC. For information on Choice's collection, use and sharing of your personal information in connection with Personal Banking, please refer to [Choice's Privacy Notice](#).
- Personal Investment Accounts are offered by [Mercury Advisory, LLC](#) an SEC-registered investment adviser and a wholly-owned, separately managed subsidiary of Mercury Technologies, Inc.. Personal Investment Accounts are carried by our clearing broker, Apex Clearing Corporation, member FINRA/SIPC. For more information on Apex's collection, use and sharing of your personal information, please refer to [Apex's Privacy Notice](#). Apex is not affiliated with

Mercury Advisory or Mercury Technologies.

What Information We Collect

In order to provide the Services, we may collect the following personal information.

- Identifying Information: name, address, date of birth, Social Security number, and government issued identification (e.g. driver's license or passport).
- Contact Information: phone number, email address and other contact details.
- Financial Information: financial account numbers, balances, transaction history, payment history, income information, and other financial data related to your account(s).
- Credit Information: information related to your credit history and credit worthiness.
- Device Information: We may collect information about the device(s) you use to access the Services.
- Other information: other information that we request from you or that you provide, including when you interact with our Customer Success team, participate in our surveys, or submit feedback on your experience with Mercury.

How We Obtain Your Personal Information

We may obtain your personal information from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, telephone number, social security number, occupation, and income;
- Information that we receive from our affiliates, including information obtained from your use of other Mercury products and services;
- Information about your transactions with us or others, including account balances, positions, and activity;
- Information which may be received from consumer reporting agencies, such as credit bureau reports;
- Information which may be received from other sources with your consent.

How We Share Your Personal Information

We may disclose all of the information that we collect about you as described in this notice to the following types of third parties:

- Affiliates and subsidiaries under the Mercury Technologies, Inc. parent organization;
- Financial service providers, such as Choice Financial Group and Apex Clearing Corporation (depending on which services you use);
- Non-financial companies, such as technology providers, marketers, and service providers that help us to comply with our governmental and quasi-governmental reporting requirements; and
- Others, where you provide your consent.

In addition, we may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Reasons We Can Share Your Personal Information	Does Mercury 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
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For our affiliates' everyday business purposes -- Information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Why Can't I Limit All Sharing of My Personal Information?

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 non-affiliates to market to you

We do not disclose any personal information about our customers or former customers to anyone, except as permitted by law. State laws and individual companies may give you additional rights to limit sharing. See our [Privacy Policy](#) for some additional rights that may apply to you with regard to other Mercury products and services and how you can exercise those rights.

How We Protect Your Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How Long Will My Personal Information Be Retained?

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice. Certain consumer financial data, including transaction records and account applications, must be retained as required by law. Retention periods vary based on legal requirements and business needs, such as compliance, dispute resolution, and fraud prevention.

Changes to this Notice

We may modify or update this Privacy Notice from time to time to reflect the changes in our business and practices. Please look at the 'Last Updated' date at the top of this page to see when this Privacy Notice was last revised. Any changes to this Privacy Notice are effective when posted on our website.

How You Can Contact Us About This Policy

If you have any questions, comments, or complaints about this Privacy Notice, or if you need to access this Privacy Notice in an alternative format due to having a disability, please contact us at help@mercury.com. We will attempt to respond to your requests and to provide you with additional privacy-related information.

Definitions

The following terms shall have the following meanings for purposes of this Privacy Notice:

- **Affiliates** - Companies related by common ownership or control. They can be financial and non-financial companies.
 - Our affiliates include Mercury Technologies, Inc. and its affiliates and subsidiaries, including Mercury Advisory, LLC, Mercury Investment Services, LLC, Mercury Lending, LLC and Mercury Servicing, LLC.
- **Non-affiliates** - Companies not related by common ownership or control. They can

be financial and non-financial companies.

- Non-affiliated third parties include our banking partner Choice Financial Group (Personal Banking) and our clearing broker Apex Clearing Corporation (Personal Investment Accounts).
- Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.