



## US Consumer Privacy Notice

The following Consumer Privacy Notice applies to you if you are an individual who resides in the United States and uses CXI Services for your own personal, family, or household purposes.

<b>FACTS</b>	<b>WHAT DOES CURRENCY EXCHANGE INTERNATIONAL, CORP. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Identification information such as Social Security number, driver’s license number, passport number or other government identification number, and date of birth</li> <li>• Contact information such as name, address, telephone number, occupation, and email address</li> <li>• Payment history or transaction history</li> <li>• Bank account or debit/credit card account information</li> <li>• Computer or mobile device log file information such as your IP address, browser type, operating system, the referring web page, pages visited, the date and time you access our website, and cookie information</li> </ul> <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice. We may transfer and store your personal information by computers or other transfer or storage devices in the United States and elsewhere.</p>
<b>How?</b>	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 CXI chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does CXI share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, manage our consumer relationships, provide requested products and services, gather information about website access, usage and performance, enhance your consumer experience, validate your identity, detect and prevent fraud and other illegal activities, respond to court orders and legal investigations, or as otherwise permitted or required by law	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	Yes
<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 affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>How to opt out of direct marketing from us?</b>	You can opt out from receiving marketing communications from us by:  Clicking on the “unsubscribe” link at the bottom of a CXI marketing email, or Contact us through the <a href="#">Contact Us</a> form by selecting "Privacy" for the "Reason for contacting us".
<b>Questions?</b>	Call our customer service at 1-888-998-3948 visit us at <a href="https://www.ceifx.com/privacy-policy">https://www.ceifx.com/privacy-policy</a> .

<b>Who we are</b>	
<b>Who is providing this Consumer Privacy Statement?</b>	This consumer privacy notice is provided by Currency Exchange International, Corp.
<b>What we do</b>	
<b>How does CXI protect my personal information?</b>	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. No data transmission or storage system can be guaranteed to be 100% secure. If you think that your interaction with us is no longer secure, please contact us immediately.
<b>How does CXI collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• transact with us at a branch or online</li> <li>• show your government issued ID</li> <li>• use your credit or debit card or give us your contact information</li> <li>• use or visit our website</li> <li>• contact us or submit an inquiry</li> <li>• provide us your contact information, enter a promotion, or register for email or marketing communications</li> </ul> We also collect your personal information from others, such as government agencies, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>



	State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Nonaffiliates with which we share personal information include service providers that perform services or functions on our behalf.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>CXI does not conduct joint marketing</li> </ul>
<b>Other important information</b>	
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p><u>California residents:</u> The California Consumer Privacy Act of 2018 (CCPA) permits consumers who are California residents to ask businesses covered under the CCPA about personal information it has collected about the consumer, submit an access or deletion request, and opt-out of the sale of personal information, if applicable. These provisions do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law such as the Gramm-Leach-Bliley Act. Contact us if you have questions about our privacy statement, this consumer notice, or your personal information. If your CXI account has a California mailing address, we will not share personal information we collect about you except to the extent permitted under California law. Contact us by</p> <ul style="list-style-type: none"> <li>submitting a <a href="#">Contact Us</a> form by selecting "Privacy" for the "Reason for contacting us",</li> <li>calling 1-888-998-3948.</li> </ul> <p><u>Vermont residents:</u> If your CXI transaction has a Vermont mailing address, 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, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found by</p> <ul style="list-style-type: none"> <li>submitting a <a href="#">Contact Us</a> form by selecting "Privacy" for the "Reason for contacting us",</li> <li>calling 1-888-998-3948.</li> </ul> <p><u>For Individuals in the EU/UK:</u> CXI is an organization established in the United States. For individuals located outside of the United States, your personal information will likely be transferred, stored, and processed in the United States or other countries outside of where you live. Data privacy laws vary from country to country and may not be equivalent to, or as protective as, the laws in your home country. We take steps to ensure reasonable safeguards are in place to ensure an appropriate level of protection of your information and rely on various legal mechanisms to transfer your personal information outside of your location (if applicable). Additional information concerning our privacy policies can be found by</p> <ul style="list-style-type: none"> <li>submitting a <a href="#">Contact Us</a> form by selecting "Privacy" for the "Reason for contacting us",</li> <li>calling 1-888-998-3948.</li> </ul>	