

# FACTS

## WHAT DOES AXOS® DO WITH YOUR PERSONAL INFORMATION?

<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>	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"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul>
<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 Axos chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Axos share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you (please see below to limit the ways we contact you).	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	No

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Reply electronically by signing into your Online Banking account and going to Alerts&gt;Alert and Notification Information&gt;Manage Your Privacy Preferences&gt;Select Preferences&gt;Save My Preferences. Or by sending an Online Banking secure e-mail by clicking Messages.</li> <li>■ Axos Bank Customers: call 1-877-247-8002</li> <li>■ Nationwide banking services provided by Axos Bank "Nationwide" Customers: call 1-855-232-2967</li> <li>■ UFB Direct Customers: call 1-877-472-9200</li> <li>■ Axos Invest Customers: call 1-888-585-4965 or email us at <a href="mailto:privacy@axosinvest.com">privacy@axosinvest.com</a></li> </ul> <p><b>Please note:</b></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>
<b>Questions?</b>	Axos Bank Customers: call 1-877-247-8002 or visit <a href="http://axosbank.com">axosbank.com</a> ; UFB Direct Customers: call 1-877-472-9200 or visit <a href="http://ufbdirect.com">ufbdirect.com</a> ; Nationwide Customers: call 1-855-232-2967 or visit <a href="http://nationwide.axosbank.com">nationwide.axosbank.com</a> ; Axos Invest Customers: call 1-888-585-4965 or visit <a href="http://axos.com/Invest">axos.com/Invest</a>

Who we are	
Who is providing this notice?	Axos Financial, Inc. and its affiliates (collectively, "Axos"), including Axos Bank, Axos Invest, Inc., Axos Invest LLC; and Axos Digital Assets LLC, except for such affiliates that provide their own notice.
What we do	
How does Axos 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.  We restrict access to your personal information to our employees who need to know that information to provide your products and services.
How does Axos collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open a deposit account, investment account, or deposit money</li> <li>■ Pay your bills or apply for a loan</li> <li>■ Use your debit card</li> </ul> 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 <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 on your rights under state law.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b><i>Our affiliates include companies with a common corporate identity or name.</i></b></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <b><i>Nonaffiliates we share with can include tax preparation companies, insurance companies, direct marketing companies, nonprofit organizations, other banks and investment firms.</i></b></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <b><i>Our joint marketing partners include finance companies, mortgage companies, insurance companies and investment companies.</i></b></li> </ul>
Other important information	
<p>You may have other privacy protections under applicable state laws. Axos will comply with these laws to the extent they apply. We may telephone existing customers with offers for additional financial products. You have the right to opt-out of this contact by calling 1-877-247-8002 to add your name to our do-not-call/contact list.</p> <p><b>California residents only:</b> We will not share your information with companies outside of our corporate family, except as permitted by law. We will limit sharing among our companies to the extent required by California law.</p> <p><b>Vermont residents only:</b> We will not share information we collect about you outside of our corporate family, unless the law allows. We will not share your credit information with our Affiliates without your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p> <p><b>Nevada residents only:</b> This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list 1-877-247-8002. Nevada residents may also contact the Nevada Attorney General for opt out information by phone (775-684-1100); email (bcpinfo@ag.state.nv.us); or mail (100 N Carson St., Carson City, NV 89701).</p> <p><b>Virginia residents only:</b> Under Virginia law, we will not share information we collect about Virginia residents with companies outside of our corporate family, unless the law allows. We will limit sharing among our affiliates to the extent required by Virginia law.</p> <p><b>Do Not Call Policy.</b> This notice is the Axos Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Axos employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Axos will be placed on the Axos Do Not Call list and will not be called in any future campaigns, including those of Axos affiliates.</p> <p><b>Call Monitoring and Recording.</b> If you communicate with us by telephone, we may monitor or record the call.</p>	