

FACTS	WHAT DOES QAPITAL 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: • Savings information • Account balances and transactions • Checking account and debit card information • Social Security number and credit history • Income and risk tolerance • Transaction history and investment experience	
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 Qapital chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Qapital 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
For our affiliates' everyday business purposes — information about your creditworthiness.	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	Email us at support@qapital.com. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. If you're an <i>existing</i> customer and have opted out previously, you don't need to update your privacy choices again. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing using the email address above.	
Questions?	Email us at support@qapital.com .	

Who we are	
Who is providing this notice?	Qapital, LLC, Qapital Invest, LLC, and any other entity in the Qapital company group (collectively, “Qapital”).
What we do	
How does Qapital 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 Qapital collect my personal information?	We collect your personal information, for example, when you: • Open a Qapital account • Set savings goals • Carry out a transaction (e.g., make an investment, apply for a debit card, fund your Qapital account) • Use your debit card We also collect your personal information from others, such as credit bureaus, affiliates, and 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 non-affiliates 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.
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. • <i>Our affiliates include Wedbush Securities, Inc., and other entities of the Wedbush group.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Nonaffiliates we share with can include technology partners, data processors or other service providers, advertisers, co-branded partners, and financial services companies and other financial institutions (e.g., banks).</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • <i>Our joint marketing partners include companies such as financial services companies and other financial institutions (e.g., banks).</i>

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 Vermont 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. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

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