Rev. September 2026

HealthcareBank

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| **FACTS** | WHAT DOES HEALTHCAREBANK, A DIVISION OF BELL BANK, 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:<br>■ Social Security number, date of birth, and email address<br>■ Income and employment information<br>■ Account balances, transaction history and credit information<br>■ Investment experience and insurance claim history<br>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 HealthcareBank, a division of Bell Bank, chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does HealthcareBank, a division of Bell Bank, share? | Can you limit this sharing? |
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| **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 —** with service providers we use to offer our products and services to you | Yes | No |
| **For joint marketing with other financial companies** | No | We don't share |
| **For our affiliates' everyday business purposes —** information about your transactions and experiences | No | We don't share |
| **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?** | Call toll free 1-866-442-2472 (option 1) or go to **www.healthcare.bank** |

| Who we are | |
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| **Who is providing this notice?** | ■ HealthcareBank, a division of Bell Bank |
| **What we do** | |
| **How does HeathcareBank, a division of Bell Bank, 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.<br>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| **How does HeathcareBank, a division of Bell Bank, collect my personal information?** | We collect your personal information, for example, when you:<br>■ open an account or apply for a loan<br>■ make deposits or withdrawals from your account<br>■ use your credit or debit card<br>■ apply for insurance or seek advice about your investments<br>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:<br>■ sharing for affiliates' everyday business purposes - information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. See Other important information section for your rights under state law. |
| **Definitions** | |
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *HealthcareBank, a division of Bell Bank, does not share with our affiliates* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *HealthcareBank, a division of Bell Bank, does not share with nonaffiliates so they can market to you.*<br>■ *Non-affiliates we share with for our everyday business purposes can include financial services companies such as banks, digital payment networks, collection agencies, credit bureaus, and service providers such as printing, shipping and delivery vendors.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ *HealthcareBank, a division of Bell Bank, doesn't jointly market.* |
| **Other Important Information** | |
| **Do Not Call Policy.** This notice is HealthcareBank's, a division of Bell Bank, Do Not Call Policy under the Telephone Consumer Protection Act. Bell Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. Bell Bank employees receive training on how to document and process telephone marketing choices. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. | |
| **Disabling Your Mobile Application Account.** If the use of a Mobile Application allows or requires the creation or registration of an Application Account[1], you will be able to request that we disable the Application Account. Please contact us at 1-866-442-2472 (option 1) to facilitate such a request. | |
| **State Privacy Laws:** If you are a resident of California, Virginia, Colorado, Connecticut, Utah, Iowa, or Montana, we will not share your non-public personal information without your authorization unless otherwise permitted by law. | |

[1] The term Application Account as used herein refers to the unique user identity provided to serve the use across the application (can often include use of usernames, email addresses, and passwords) and not the underlying deposit account itself. For information on how to close a deposit account, contact us at 1-866-442-2472 (option 1).