

# Privacy Notice

Effective Date: November 2nd, 2020.

The privacy and security of your information is very important to Gen6 Ventures, LLC (“Milli”, “we”, “us”, “our”). We are deeply committed to maintaining industry standard levels of security that comply with applicable federal and state laws to help protect the personal information that we collect. Additional information on our security practices may be found at the “Security Center” link at the bottom of this page.

This Privacy Notice applies to your interaction and communication with Milli, including, without limitation, in person, by phone, through mail or email or through any online or mobile site, application or social media account that Milli owns and controls (collectively, “Sites”), unless a separate privacy notice is posted or made available to you and supplements this Privacy Notice.

This Privacy Notice applies only to the Sites and does not extend to other websites, including websites owned and controlled by our partners or third-party websites for which we have provided links, or to any social media platforms, which are governed by their own terms of use and privacy policies.

## **Information we collect:**

We collect the below categories of information directly and indirectly from individuals and the parties with which we do business in a variety of ways, including in person, by phone, through mail or email and through our Sites. These may include parties that interact with us directly (our customers or individuals that apply for our products, respond to our surveys, request information about our products or services or otherwise voluntarily provide us with their information), parties to which we provide goods or services, parties that provide goods or services to us and other parties with whom we offer or provide products and services.

We may continue to collect and store the following types of information:

- Identifiers, such as, name, address, email address, phone number, date of birth, social security number, tax payer ID, driver’s license number, passport number, government ID or IP address.
- Protected classification characteristics, such as, race, color, national origin, marital status, sex, veteran or military status.
- Geological data, such as, physical location or movements.

- Biometric information, such as, face prints, voice recordings, fingerprints or keystroke patterns or rhythms.
- Internet or other similar network activity, such as, browser information, search history, device type or service provider information.
- Professional or employment related information, such as, income or current or past job history.
- Health information, such as, medical history, insurance information, benefit plan information, claims history or payment history.
- Inferences drawn from other information, such as, person's preferences, trends or behaviors.
- Personal records, such as, power of attorney, family history or power of attorney.
- Information that you provide by filling in forms or providing other contributions on our Sites.
- Information received from a government entity or other third party.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Responses to surveys.
- Details of transactions you carry out through our Sites, such as, financial information, account information, credit information or transactional information.

Certain information set forth above may be categorized as "personal information" to the extent it identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device. Such personal information may receive additional protections under applicable state or federal law (see below). Personal information specifically does not include information that is publicly available information from government records, or information that is deidentified or aggregated information.

### **How we use information we collect:**

We may use information:

- To detect, investigate or prevent activity that may be illegal, violate our policies, cause harm to our operations or compromise our security.
- To optimize, improve or enhance our products, services and operations.
- To respond to your inquiries or fulfill your requests, including to provide individuals with, or evaluate their eligibility for, products and services that they have requested from us.
- To communicate with individuals about their accounts or transactions that they have made with us.
- To provide important information regarding our products or services, including changes to our policies or other terms, conditions or agreements and our Sites.
- To allow participation in surveys, sweepstakes, contests and other promotions.

- To comply with legal and regulatory requirements, required disclosures and choices and controls that may be available.
- To send offers and promotions for our products and services or for other products and services that may be of interest.
- To personalize online or mobile content and user experiences.
- To verify the identity or location of an individual for security, fraud prevention and other risk control purposes.
- To provide advertising based on activity on our Sites.
- To perform operational functions in connection with our business, including data analysis, audits, developing and improving products and services, enhancing the Sites, identifying usage trends and determining the effectiveness of promotional campaigns.
- In connection with your employment (to the extent applicable to you).
- For any other purpose disclosed by us to you at the time you provide us information.

We may disclose each of the categories of information we collect for any of the business purposes set forth above.

#### **How we share information we collect:**

Generally, our sharing of information is subject to additional rights available under applicable federal or state law.

We may disclose information that we collect:

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of any or all of Milli's assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which information held by Milli about our Site users is among the assets transferred.
- To third parties to market their products or services to you.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.
- To comply with any court order, law or legal process, such as, responding to any government or regulatory request.
- To enforce or apply our terms of use with respect to our Site and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property or safety of Milli, our customers or others. This includes exchanging

information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

We may disclose aggregated information about you, and information that does not identify any individual, without restriction. We may disclose each of the categories of information we collect for any of the business purposes set forth above.

### **Cookies and similar technologies:**

We or our service providers may automatically collect information about you or visitors to our Sites using cookies. A cookie is a small file placed on a computer or mobile device by a webpage server that allows the webpage server to determine things like how much time each visit by the computer or device lasts and what the computer or device is viewing and clicking on during each visit. This information may be used for security purposes, to help in navigation, to display content more effectively, or if in an aggregated format to improve experiences, optimize our sites and better serve you with appropriate and relevant marketing offers. The cookies that we use do not track activities that occur on websites other than our own.

Cookies that are used as part of our Sites may include cookies of a third party website that are being cobrowsed, for example, to deliver the Sites as intended by the third party website operator. Our Sites may also use tracking pixels or other similar technologies embedded in online advertising, often distributed to third party websites using ad exchanges that allow the gathering of data about viewers of their online advertising.

In addition, we may contract with third party advertising networks that collect IP addresses and other information from our Sites, from emails and on third-party websites. Ad networks follow your online activities over time by collecting information through automated means, including through the use of cookies and use this information to provide advertisements about products and services tailored to your interests. We may also partner with third parties to provide certain features on our Sites or to display advertising based upon your web browsing activity.

In addition, we use advertising service providers to place advertisements for our accounts and services on websites not affiliated with us, and to help us determine which of our advertisements are most likely to be of interest to you using nonPersonal Information. Advertisements placed by these service providers may use tracking technologies that allow monitoring of your responsiveness to such advertisements. We restrict access and collection of information by advertising service providers for purposes other than assisting us with our advertising efforts.

While most web browsers are automatically set to accept cookies, web browser preferences can be modified to disable cookies. Disabling or declining cookies,

however, will likely impact or disable some of our Sites' functionality and/or your user experience. While cookies are not required to browse our Site, they may be required for access to accounts. You may opt-out of certain advertising and web analytic cookies by visiting the "Modify Privacy Options" link at the bottom of this page.

### **Children's Online Privacy Protection Act:**

We recognize that protecting children's identities and privacy is important. We do not knowingly market to or solicit information from children under thirteen (13) without the affirmative consent required under applicable law.

### **USA PATRIOT Act:**

To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify and record information that identifies each person (including business entities) who opens an account.

What this means to you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

### **California resident privacy rights:**

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information; subject to exclusions from the rights granted under California law with respect to certain information governed by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

Subject to certain exceptions, California residents have the following rights regarding their personal information:

- Access to Personal Information and Data Portability Rights. The right to request that we disclose certain personal information to you about our collection, use, disclosure and sale of your personal information over the prior twelve (12) month period. Once we receive and confirm your verifiable request, we will disclose to you: the categories of personal information collected, the sources collected from, the purpose for collection, the categories of third parties shared with, and the specific pieces of personal information collected about you.
- Deletion Request Rights. The right to request we delete any of your personal information we've collected from you and retained (subject to exceptions

granted under law). Once we receive and confirm your verifiable request, we will delete your personal information records, unless an exception applies.

To exercise a request described above, a California resident may [click here to submit a consumer request](#) or call our toll-free number: 1-504-419-3561

Only a California resident, or someone legally authorized to act on such California resident's behalf, may make a verifiable consumer request related to his or her personal information. In connection with submitting a request, we may require you to provide certain of the Identifiers noted above and your relationship status. In general, we have the right to require you to provide written permission granting authority to your representative and for your agent to verify its identity directly with us, and we may deny a request from your representative who does not submit proof of authorization as we request.

A California resident may only make a verifiable consumer request for access or data portability twice within a twelve (12) month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify the requestor is the person about whom we collected personal information or an authorized representative and describe the request with sufficient detail that allows us to properly understand, evaluate, and respond to it. We cannot respond to a request or provide personal information if we cannot verify the identity or authority to make the request.

We will endeavor to confirm receipt of a request within ten (10) days following submission and provide information about how we will process the request. We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time (up to an additional forty-five (45) days), we will provide notice in writing explaining the reason for the extended time period.

Making a verifiable consumer request does not require a California resident to create an account with us. We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the twelve (12) month period preceding the request receipt date. If we deny a request, we will provide a response explaining the reasons we cannot comply with a request, if applicable.

In the preceding twelve (12) months, we have not sold and will not sell California resident personal information. The foregoing statement is subject to certain exclusions governed by sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or the California Financial Information Privacy Act (FIPA).

A California resident has the right to not receive discriminatory treatment by Milli for the exercise of the privacy rights conferred under California law. We will not discriminate against a California resident for exercising any of his or her rights.

Do-Not-Track signals are certain consumer browser settings that request that a web application disable its tracking of an individual user. While our Sites do not currently recognize Do-Not-Track signals, we do not track activities that occur on websites other than our own and declining to accept cookies will ensure that online activities on our Sites are not tracked.

### **Changes to this Privacy Notice:**

We may change this Privacy Notice at any time. The most current version of this Privacy Notice will be posted and available on the Sites. Any changes to this Privacy Notice will be effective at the time we post the revised Privacy Notice to the Sites. If we make material changes to how we treat your information, we will notify you through a notice on our Sites home page. Please review it periodically. Your use of the Site following any changes made means that you accept the revised Privacy Notice.

### **Accessibility Notice:**

Milli is committed to facilitating the accessibility of its Sites for all people with disabilities. Through our continuing website enhancements, we are implementing relevant portions of the World Wide Web Consortium's Web Content Accessibility Guidelines (WCAG) 2.0, Level AA as our web accessibility standard. Our efforts are ongoing and we welcome feedback; comments and concerns should be sent to [hello@milli-bank.com](mailto:hello@milli-bank.com) or 1-504-419-3561.

TDD/TTY available at [1-800-925-2833](tel:1-800-925-2833)

### **Contact Information:**

If you have any questions or comments about this Privacy Notice, please do not hesitate to contact us at:

Website: [www.milli-bank.com](http://www.milli-bank.com)

Email: [hello@milli-bank.com](mailto:hello@milli-bank.com)

First National Bank of Omaha

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