

Privacy Policy

Last Updated: May 1, 2026

Crew Finance, Inc. Federal Privacy Notice

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What does Crew Finance, Inc. 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. The information can include: <ul style="list-style-type: none">• Social security number, income, and credit history• Account balances and transaction history• Check images and MICR data captured when you deposit checks through Remote Deposit Capture ("mobile check deposit")
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 Crew Finance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Crew share?	Can you limit sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations.	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our nonaffiliates to market to you	No	We do not share

Questions?	Call (888) 853-5506 or visit www.trycrew.com
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Who we are	
Who is providing this notice?	Crew Finance, Inc., the servicer for the bank that issues your Crew bank account and debit card.
What we do	
How does Crew Finance, Inc. 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 Crew Finance, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • connect your bank account • use your debit card • make transfers • deposit checks <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Crew Finance, Inc. doesn't have any affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • Crew Finance, Inc. doesn't share with nonaffiliates so that they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Crew Finance, Inc. doesn't do joint marketing.

Other important information	
We will comply with applicable state privacy laws.	

California Residents: We will not share information we collect about you with nonaffiliated third parties, except for our everyday business purposes, for marketing our products and services to you, or with your consent.

Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except for our everyday business purposes, for marketing our products and services to you, or with your consent. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law.

Nevada Residents: We provide you this notice pursuant to Nevada state law. To be placed on our internal Do Not Call List, call (888) 853-5506. If you would like more information about telemarketing practices, you may contact us at 2000 Ashton Blvd #175, Lehi, UT 84043 or by emailing support@trycrew.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1 (702) 486-3132; e-mail: BCPINFO@ag.state.nv.us.

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

Crew Finance, Inc. Privacy Policy

Crew Finance, Inc. ("Crew") is a digital financial services platform that provides a set of technological solutions to enable you to reach your financial goals as well as to help your children reach theirs. When you use of the Crew website, trycrew.com (the "Website"), the Crew application for a mobile phone or any other device (the "App" and together with the Website, the "Platform"), and the Services (defined below), you will share personal information with us that could be used to identify you or that is associated with information that identifies you. This Privacy Policy describes the information we collect, how we use it, and whom we share it with. This Privacy Policy applies to Personal Information (defined below) that we gather or collect via the Platform. It does not apply to any Personal Information collected by third party websites not operated by Crew.

Our services, products, features, functions, technologies, and content offered through the Platform or by contacting our customer service are collectively referred to as the "Services." "Personal Information" as the term is used in this Privacy Policy describes information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, household, or device. We do not consider Personal Information to include information that has been aggregated and/or otherwise de-identified such that it does not identify a specific individual, household or device.

Our Terms of Service (available online at trycrew.com/terms), contain more detail about Services that are available to consumers. Any capitalized terms appearing in this Privacy Policy and not defined herein have the meanings ascribed to them in the Terms of Service. This Privacy Policy is limited to discussing the Crew Services to the extent they relate to our information collection and handling practices.

This Privacy Policy applies to Personal Information and other information collected from the Account Holder, the Authorized User, and Child Authorized Users. For the Personal Information and other information collected relative to Child Authorized Users, see the "Use of Services by Children" section herein.

Individuals who apply for or establish an account on Crew should review our GLBA Privacy Notice.

If after reading this Privacy Policy you still have questions about anything in it, please contact us at privacy@trycrew.com.

1. The Personal Information We Collect

There are three basic categories of Personal Information we collect:

- Personal Information you provide to us;
- Automatically-collected data; and
- Information we get from third parties.

1.1 Personal Information You Provide To Us

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that

identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Additionally, when you use our Services, we will collect information about your transactions and activity, including financial and payment information.

When you contact customer support or communicate with us in any other way, we will collect whatever information you provide, in addition to your name and email address.

When an individual requests that an account be created, we ask for the applicant's date of birth in order to determine whether the applicant is 18 years old or older and eligible to set up their own account. If the requestor is younger than 18, we require that the child's parent or legal guardian complete the account creation process and disclose the minor's Personal Information to us.

1.2 Automatically-Collected Data

Like many digital platforms, when you visit our Website or use our Services, we automatically collect information about which of the Services you've used and how you've used them. Examples of this information include:

- Usage information on our Website or App (e.g., pages you visit on the Website, webpage from which you linked to our Website);
- Time and date of your activities;
- Location from which you browsed the Website;
- Device ID;
- Your IP address;
- The kind of browser and computer you use;
- Name of your internet service provider; and
- Operating system version.

These technologies include "cookies" (small data files, including cookies, pixel tags, and/or other local storage provided by your browser or associated applications) on your computer, browser, mobile phone, or other device. You are free to decline optional cookies if permitted by your computer, browser, mobile phone, or other device, although doing so may affect your use of our Services. We use both session cookies, which expire and no longer have any effect when you log out of your account or close your browser, and persistent cookies, which remain on your device until you erase them or they expire. For more information on our use of cookies, please review the Cookies & Analytics Technology section below.

1.3 Information We Get From Third Parties

We may collect Personal Information about you from other family users, our affiliates, and third parties or vendors such as Plaid and Equifax as permitted by law. For example, we may collect information from third-party verification services, credit bureaus, financial institutions, and publicly available sources to verify your identity. We may also collect information about you from third parties in connection with any identity or account verification process, fraud detection process, or collection procedure, or as may otherwise be required by applicable law.

When you use the App, it may collect information from your wireless operator such as your mobile number, name, address, email, unique mobile device identifier and other subscriber details. For fraud protection purposes we may collect additional information about your device including but not limited to, your MAC Address and SIM information. We also collect enough information to determine if you are trying to fake your current location by using a VPN, VPN apps with location spoofing, or other related tools.

We use Plaid to connect your other bank accounts to Crew. Plaid has its own separate privacy policy that you can access on the Plaid enrollment screen when you connect your bank account, or you can review Plaid privacy policy at the following link: <https://plaid.com/legal/#end-user-privacy-policy>. The Plaid services allows us to verify you own the bank account you elect to use as a funding source, and (if supported by Plaid) verify that the amount requested is available to fund your Crew Account. In order for this to occur, you consent to allow Plaid to share certain Personal Information with us. That Personal Information includes: the name of the bank account owner(s), the address, phone number(s), and email address(es) associated with the bank account, the account name, type, subtype, and balance, and your account and routing number.

2. How We Use Your Information

2.1 Personal Information

2.1.1 To provide the Services:

Crew may use your Personal Information to fulfill requests for products, Services, or information, including information about potential or future Services, including to:

- Manage individual information and accounts;
- Respond to questions, comments, and other requests;
- Process payment for products or Services purchased;
- Process applications and transactions;
- Provide access to certain areas, functionalities, and features of our Services; and
- Allow you to register for events.

2.1.2 For internal business purposes:

Crew may use Personal Information for its internal business purposes, including to:

- Measure interest in Crew's Services;
- Develop new products and Services or improve existing products and Services;
- Ensure internal quality control;
- Communicate about individual accounts and activities on Crew's Services and systems, and, in Crew's discretion, changes to any Crew policy;
- Comply with regulatory requirements;
- Prevent potentially prohibited or illegal activities;
- Enforce our Terms of Use;
- Protect the safety of any person, to address fraud, security or technical issues, or to protect the Company's rights or property;
- If required by applicable law, perform identity verification on our own behalf and on behalf of any service provider or vendor;
- Open a debit card or charge card account with a partner bank pursuant to a license from a credit card network on your behalf;
- Open checking or savings accounts with a partner bank on your behalf;
- Comply with applicable laws, rules and regulations or court orders; and
- For any other purpose for which you have given express permission or consent to Crew.

2.1.3 For marketing and advertising purposes:

Crew may analyze and use Personal Information to provide you with materials about offers, products, and Services that may be of interest, including new content or Services. Crew may provide you with these materials within the Crew Platform, by phone, postal mail, or email, as permitted by applicable law. Such uses include:

- To tailor content, advertisements, and offers;
- To notify you about offers, products, and services that may be of interest to you;
- To provide Services to you and our sponsors;
- For other purposes disclosed at the time you provide Personal Information; and
- Otherwise with your consent.

2.2 Non-Personal Information

We may also use non-personally identifiable information that does not personally identify you, including by aggregating and/or de-identifying Personal Information, in order to understand better how our visitors use the App and Website, research our visitors' demographics, interests, and behavior, improve the Website, provide visitors with customized services and information, and for other similar purposes. We may share this information with others for informational or promotional purposes, and may use non-personally identifiable information in any manner permitted by law. When any non-personally identifiable information is combined with other information that identifies you, it will be treated as Personal Information in accordance with this Privacy Policy.

3. How We Share Information

We may share Personal Information about you in the following ways:

- With identity verification providers. For example, we may share information about you with credit reporting agencies to verify your identity or report your transaction history.
- With vendors and service providers for:
 - (i) provision of IT and related services;
 - (ii) provision of information and Services you have requested;
 - (iii) debit card payment processing;
 - (iv) remote check-deposit processing and clearing;
 - (iv) customer service activities;
 - (v) fraud prevention;
 - (vi) analytics services; and

(vii) in connection with the provision of the Services. These service providers have contracted with us to only use the Personal Information for the purpose(s) for which the data were originally collected or may otherwise be lawfully processed.

- With professional advisors. We may disclose Personal Information to professional advisors, such as lawyers, bankers, auditors and insurers, where necessary in the course of the professional services that they render to us.
- With our banking partners or our business partners and affiliates (collectively, "Business Partners"), for our affiliates' internal business purposes or to provide you with a product or service that you have requested. For our banking partners' privacy policies which are incorporated into our policy by reference, please see <https://www.bangor.com/privacy-policy> and <https://www.celticbank.com/privacy>.
- If you use a virtual card or add your Crew card to a digital wallet (such as Apple Pay or Google Pay), we may collect and share limited information—such as a tokenized card number, device identifier, and related metadata—with card networks and wallet providers. This data is used to help provision your virtual card, facilitate secure transactions, and prevent fraud. Use of a digital wallet is also subject to the privacy policies of the wallet provider.
- With third parties if we reasonably believe that disclosing the information is needed to:
 - comply with any valid legal process, governmental request, or applicable law, rule, or regulation;
 - investigate, remedy, or enforce potential Terms of Service violations;
 - protect the rights, property, and safety of us, our users, or others; or
 - detect and resolve any fraud or security concerns.
- In the event of a transaction or proposed transaction involving the transfer of substantially all of the assets of Crew or one or more of its businesses to another entity, whether an affiliate or a third party, or in connection with a bankruptcy, we may share your Personal Information in the diligence process or to otherwise facilitate the transaction, and with individuals assisting in the transaction or in connection with a bankruptcy. Your Personal Information may also be one of the transferred assets as part of the transaction or bankruptcy.

4. Cookies & Analytics Technology

In operating the Services, we may use a technology called "cookies." A cookie is a piece of information that the computer that hosts our Services gives to your browser when you access the Services. Our cookies help provide additional functionality to the Services, including helping us analyze Services usage more accurately. For instance, our Website may set a cookie on your browser that allows you to access the Services without needing to remember and then enter a password more than once during a visit to the Website. On most web browsers, you will find a "help" section on the toolbar. Please refer to that section for information on how to receive a notification when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of some of the Services' features.

We also engage our advertising partners, including third party advertising companies and social media companies, to display ads around the web. These companies may use cookies and similar technologies to collect information about your interaction over time across our Services, our communications and other online services, and use that information to serve online ads that they think will interest you. This is called interest-based advertising. We may also share information about our users with these companies to facilitate interest-based advertising to those or similar users on other online platforms. You can learn more about your choices for limiting interest-based advertising in the "Online tracking Preferences" section below.

We may also use analytics tools such as Google Analytics to collect information regarding visitor behavior and visitor demographics on our Website, and to develop website content. This analytics data is not tied to any Personal Information. For more information about Google Analytics, please visit www.google.com/policies/privacy/partners/. You can opt out of Google's collection and processing of data generated by your use of the Website by going to <https://tools.google.com/dlpage/gaoptout>.

5. Clear Gifs (Web Beacons)

We may employ a software technology called pixels (a.k.a. Web Beacons) that help us by informing us what content is effective. We may tie the information gathered by pixels to our customers' Personal Information. We may use pixels in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

6. How Long We Keep Your Information

We will retain your information for as long as you use our Services or as necessary to fulfill the purpose(s) for which it was collected, provide our products and Services, resolve disputes, establish legal defenses, conduct audits, enforce our agreements, and comply with applicable laws. For information about how long we retain personal information related to Child Authorized Users, see Section 11 ("Use of the Services by Children") below.

7. External Websites

Our Services may contain links to other websites and other websites may reference or link to our Services. These websites are operated by third parties not controlled by us, and by linking to them or being linked from them Crew does not endorse, approve or make any representations about third party websites or domains. We encourage you to read the privacy policies of each website and domain that you interact with. We are not responsible for the privacy practices or content of such other websites or domains and you visit them at your own risk.

8. Social Media

Our Services may contain links and interactive features with various social media platforms. If you already use these platforms, their cookies may be set on your device when using our Services. You should be aware that Personal Information which you voluntarily include and transmit online in a publicly accessible social media platform, blog, or chat room, or otherwise online, or that you share in an open forum, may be viewed and used by others without any restrictions. We have no control over such uses of your information when interacting with a social media platform, forums or otherwise online and by using such services you assume the risk that the Personal Information provided by you may be viewed and used by third parties.

9. Security

We take commercially-reasonable steps to protect the data you have given us from accidental or intentional manipulation, loss, destruction or access by unauthorized persons. However, please be aware that no transmission of Personal Information over the Internet or the electronic storage of this information can be absolutely guaranteed to be free from unauthorized use or access. Before submitting any Personal Information via the Website or Services, please keep in mind these risks and know that you do so at your own risk.

10. Your Choices

10.1. Communications Preferences

If you no longer want to receive email from us, you can use the unsubscribe link found at the bottom of the email to opt out of receiving future emails. You will continue to receive transaction-related emails regarding products or services you have requested. We may also send you certain communications regarding Crew and you will not be able to opt out of those communications (e.g., communications regarding updates to our Privacy Policy).

10.2. Sharing Preferences

We may give you choices regarding the sharing of your information with affiliates and third parties. Choices you have about the sharing of your information will be described in the privacy policies or notices you receive in connection with the products or Services you obtain from us.

10.3 Account Choices

If you have an account, you can review and update certain account information, including information pertaining to your Authorized User or Child Authorized Users, by logging into your account. Account Holders may also contact us to request deletion of their account, their Authorized User's account, their Child Authorized Users' accounts, and certain personal information, subject to legal and regulatory data retention requirements.

10.4. Online Tracking Preferences

There are a number of ways to opt out of having your online activity and device data collected through our services, which we have summarized below:

- **Blocking cookies in your browser.** Most browsers let you remove or reject cookies, including cookies used for interest-based advertising. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. For more information about cookies, including how to see what cookies have been set on your device and how to manage and delete them, visit www.allaboutcookies.org.
- **Blocking advertising ID use in your mobile settings.** Your mobile device settings may provide functionality to limit use of the advertising ID associated with your mobile device for interest-based advertising purposes.
- **Using privacy plug-ins or browsers.** You can block our services from setting cookies by using a browser with privacy features, like Brave, or installing browser plugins like [Privacy Badger](#), [DuckDuckGo](#), [Ghostery](#) or [uBlock Origin](#), and configuring them to block cookies/trackers.
- **Platform opt-outs.** The following advertising partners offer opt-out features that let you opt out of use of your information for interest-based advertising:
 - [Google](#)
 - [Facebook](#)
 - [LinkedIn](#)
 - [Microsoft](#)

- **Advertising industry opt-out tools.** You can also use these opt-out options to limit use of your information for interest-based advertising by participating companies:
 - [Digital Advertising Alliance](#)
 - [Network Advertising Initiative](#)

Note that because these opt-out mechanisms are specific to the device or browser on which they are exercised, you will need to opt out on every browser and device that you use.

10.5 Mobile Phone Communications

By providing your mobile phone number, you are giving permission to be contacted at that number about your account(s) by Crew Finance, Inc. and companies working on its behalf. Your consent allows the use of text messages, artificial or prerecorded voice messages, and automatic dialing technology for informational and account servicing, but not for sales or telemarketing purposes. Message and data rates may apply. You may opt-out at any time by contacting us at (888) 853-5506 or support@trycrew.com.

10.6 Changes to this Privacy Policy

We may change this Privacy Policy from time to time. If we do, we will post the revised policy on this page with a new "Last Updated" date. All changes will become effective when posted unless indicated otherwise. If we make any material changes, we will notify you. We encourage you to periodically review this page for the latest information on our privacy practices.

11. Use of the Services by Children

We take precautions to protect the privacy of children under the age of 18. As such, only an Account Holder or Authorized User may establish an account for a Child Authorized User. When a Child Authorized User uses the Services, we automatically collect the categories of data described in Section 1.2 (such as device identifiers, IP addresses, cookies, and usage information) from their sessions. This data is collected solely to support internal operations, including maintaining and analyzing the functioning of the Services, and is not used to contact or market to children. All Personal Information related to Child Authorized Users is provided by the Account Holder or Authorized User (parent or legal guardian).

When an Account Holder or Authorized User adds a Child Authorized User to their account, they will provide the child's name and date of birth. They may also provide the child's phone number or email address.

We use this information, together with the automatically-collected data described above, to maintain the child's account, issue and manage cards, provide customer support, detect fraud, and support internal operations such as analytics. We may share this information with partner banks and service providers necessary to provide and support the Services. We do not share Child Authorized Users' Personal Information with third parties for advertising or marketing purposes, and a parent or legal guardian may consent to collection without consenting to any additional third-party sharing.

Child Authorized Users' Personal Information is retained only as long as necessary to fulfill the purpose for which it was collected or as required by applicable law. When a Child Authorized User is removed from the account or the account is closed, we will delete their Personal Information that is no longer required to be retained by law within a reasonable period.

Account Holders may review or update their Child Authorized User's information by logging into their account, or request deletion by contacting us at privacy@trycrew.com.

If you learn that your child has provided us with Personal Information without your consent, please let us know by contacting us at privacy@trycrew.com.

12. How We Respond to "Do Not Track" Signals

Our Website currently does not respond to "Do Not Track" (DNT) signals and operates as described in this Privacy Policy whether or not a DNT signal is received. If we do so in the future, we will describe how we do so in this Privacy Policy.

13. Contact Us

If you have questions or comments about this Privacy Policy, please contact us at privacy@trycrew.com.