

tZERO Crypto¹ U.S. Consumer Privacy Notice

FACTS

WHAT DOES tZERO CRYPTO 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:

- account balances
- payment history
- transaction or loss history and purchase history
- investment experience
- account transactions
- risk tolerance
- credit card or other debt
- employment information
- wire transfer instructions.

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 tZERO Crypto chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does tZERO Crypto 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	No	We don't share
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 non-affiliates to market to you	Yes	Yes

To limit our sharing

Email tZEROCrypto-legal@tzero.com.

-or-

Mail form provided below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

¹ tZERO Crypto is a DBA of Bitsy, Inc., a Utah corporation.

Mail-in Form

<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account # or Username	
		<p>Mail to: Bitsy, Inc. 285 Fulton St 58th Floor New York, NY 10007</p>

Who we are

Who is providing this notice?	Bitsy, Inc., doing business as tZERO Crypto, tZERO Wallet, tZERO Crypto Wallet, tZERO Crypto App (Beta), tZERO Crypto App, tWallet and tCrypto.
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What we do

How does tZERO Crypto protect my personal information?	<p>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.</p> <p>tZERO Crypto offers a two-private-key solution that provides security for certain cryptocurrencies and other digital financial assets purchased and supported through the tZERO Crypto service.</p>
How does tZERO Crypto collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or provide account information • Show your government issued ID or tell us who receives the money • Use your credit or debit card <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 non-affiliates 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.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Overstock, com, Inc. and its subsidiaries, including companies that use the tZERO name</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include financial services companies such as credit unions, and nonfinancial companies such as providers of data hosting, maintenance, analytics and security services, as well as marketing services.</i>

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *tZERO Crypto does not have any joint marketing partners.*

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: We will not share personal information we collect about you with companies outside of tZERO Crypto and our affiliates, except as permitted under California law. We will limit sharing among our affiliates to the extent required by California law.

For Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information or financial information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.