

FACTS**WHAT DOES PUBLIC INVESTING 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and checking account information ■ Email address and employment information
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 Public chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Public 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 do not 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	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing or for questions	Email privacy@public.com or support@public.com
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Who we are	
Who is providing this notice?	Open to the Public Investing, Inc. ("Public Investing")
What we do	
How does Public Investing 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. For more information, visit www.public.com/privacy-policy .
How does Public Investing collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or give us your contact information ■ deposit funds or give us account information ■ direct us to buy and sell securities or cryptocurrency products
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing information about your creditworthiness with our affiliates for their everyday business purposes ■ affiliates from using your information to market to you ■ sharing for nonaffiliates 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.

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 Public Holdings, Inc., the parent company of Public Investing, and its other subsidiaries.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include vendors and business partners, data processors and advertisers. We do not share with nonaffiliates so they can market to you.</i>
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"> ■ <i>Public does not jointly market.</i>
Other important information	
<p>California Residents. Under California law, we will not share information we collect about you with nonaffiliates unless the law allows. Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. If you are a California resident and would like to learn more, please see our CCPA Notice located in our Privacy Policy.</p> <p>Nevada Residents. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following directions in the <i>To limit our sharing</i> section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: BCPINFO@ag.state.nv.us.</p> <p>Vermont Residents. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.public.com/privacy-policy.</p> <p>North Dakota Residents. We will not share information we collect about you with nonaffiliates unless the law allows.</p>	