

<b>FACTS</b>		<b>WHAT DOES GOLDMAN SACHS BANK USA (“GS BANK”) DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information comes primarily from the account applications and other forms you submit to us and can include: <ul style="list-style-type: none"> <li>▪ Social Security number and transaction history</li> <li>▪ Account balances and overdraft history</li> <li>▪ Wire transfer instructions and credit score</li> </ul>		
<b>How?</b>	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 GS Bank chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>		<b>Does GS Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences		Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness		Yes	Yes
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For nonaffiliates to market to you</b>		No	We don’t share
<b>To limit our sharing</b>	For Marcus savings products, call toll-free at 1-855-730-SAVE. For Marcus Loans, call toll-free at 1-844-MARCUS2.  If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we send this notice. When you are <i>no longer</i> 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.		
<b>Questions?</b>	For Marcus savings products, call toll-free at 1-855-730-SAVE. For Marcus Loans, call toll-free at 1-844-MARCUS2.		

What we do	
How does GS 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.
How does GS Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Apply for a loan</li> <li>• Open an account or provide account information</li> <li>• Make deposits or withdrawals from your account</li> <li>• Tell us where to send the money</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <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 individually unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include Clarity Money, Inc., Goldman, Sachs &amp; Co. LLC, The Goldman Sachs Trust Company, N.A., The Goldman Sachs Trust Company of Delaware, and The Ayco Company, L.P</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>GS Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>• <i>Nonaffiliates we share with may include other financial institutions, strategic partners, merchants, and other entities through which the Bank offers products.</i></li> </ul>
Other important information	
<p>This Privacy Notice applies only to Marcus savings products and Marcus Loans and does not apply to any other product or service that you may obtain from Goldman Sachs Bank USA.</p> <p><b>For Vermont Customers:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Additional information concerning our privacy policies can be obtained by calling 1-855-730-SAVE for Marcus savings products or 1-844-MARCUS2 for Marcus Loans.</li> </ul> <p><b>For Nevada Customers:</b> We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 1-855-730-SAVE for Marcus savings products or 1-844-MARCUS2 for Marcus Loans. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p> <p><b>For California Customers:</b> In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our companies to the extent required by California law.</p>	