

EMBILY USA, INC. Privacy Notice

What does EMBILY USA, INC. do with your Personal Information	
General Notice	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.
Types of Information	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Tax Identification Numbers (TINs) or Account Balances • Income and Credit History • Account Transactions and Specific Account Information • Cryptocurrency Wallet Information <p>When you are now longer our customer, we continue to share your information as described in this notice.</p>
Why?	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 Merchants Bank of Indiana chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Embily Share this Information?	Can you limit Embily from Sharing?
For our everyday business purposes - such as processing 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	No	Information not shared.
For joint marketing with other companies	No	Information not shared.
Information provided to business affiliates - Information about your transactions, creditworthiness, or information that could be used for marketing purposes.	No	Information not shared. EMBILY, USA INC. is not affiliated with any other businesses.

Questions or Concerns?	Call us at (718) 577-2820 or email Office@Embily.com
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Who We Are and What We Do	
Who	Embily, USA INC.
How does Embily protect my personal information?	<p>To protect your personal information from unauthorized access and use, we used security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Our employees are trained to understand the importance of customer financial privacy and to properly handle confidential information.</p>
How does Embily collect my personal information?	<p>Examples of how EMBILY, USA INC collect your personal information include:</p> <ul style="list-style-type: none"> • Account opening prosses • Provide cryptocurrency transaction information • Use your Debit Card <p>We also collect your personal information from entities, such as credit bureaus, or other businesses used for EMBILY, USA Inc.'s everyday business purposes.</p>
Why am I not able to limit all information sharing?	<p>US Federal law only gives you the right to limit:</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 information for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit information sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Embily, USA INC., does not share with our affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Embily, USA INC., does not share with our nonaffiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated companies that together market products or services to you.</p> <p>Embily, USA INC., does not jointly market.</p>