

Monthly fee \$0	Per purchase \$0	ATM withdrawal N/A	Cash reload N/A
ATM balance inquiry			N/A
Customer service			\$0 per call
Inactivity fee			\$0
We charge no fees for this account.			
No overdraft/credit feature. Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside the Terms & Conditions or call 877-572-6732 or visit fundingprepaid.com/.			

The Oregon State Lottery Player Funding Account ("Account") is offered by Bank of George, an FDIC member institution ("BOG"). There is no charge to open an Account and there is no charge to activate your Account.

SBTech Malta Limited ("SBTech") acts as an information provider in relation to the Oregon State Lottery Player Account Program ("Program").

Contact SBTech by calling 877-572-6732, by emailing support@services.oregonlottery.org, or by mailing SBTech / Oregon State Lottery, P. O. Box 12649, Salem, OR 97309. ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR ACCOUNT MUST BE DIRECTED TO SBTECH AND NOT TO THE BOG. SBTech is responsible for servicing your Account and for resolving any errors in transactions made to your Account.

The following is a complete list of fees that apply to your Account. All fees are deducted from your Available Balance on your Account unless otherwise specified. The BOG may amend, change or delete these fees in the future as set forth in the Amendment section of the Oregon State Lottery Player Funding Account Program Agreement.

List of all fees for the Oregon State Lottery Player Funding Account Program:

<i>All Fees</i>	<i>Amount</i>	<i>Details</i>
<i>Get Started</i>		
Account opening	\$0.00	
<i>Monthly Usage</i>		
Monthly fee	\$0.00	
<i>Add Funds</i>		
Deposits ¹	\$0.00	See Footnote 1 below
<i>Withdraw Funds</i>		
Withdrawals ¹	\$0.00	See Footnote 1 below
<i>Information</i>		
Customer Service	\$0.00	
<i>Other</i>		
Inactivity	\$0.00	

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to BOG, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event BOG fails, if specific deposit insurance requirements are met and your account is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

There is no overdraft/credit feature.

ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR ACCOUNT MUST BE DIRECTED TO SBTECH AND NOT TO BOG. SBTech is responsible for servicing your Account and for resolving any errors in transactions made to your Account. You must notify SBTech if you believe that an unauthorized electronic funds transfer has been made or may be made using your Account. You may contact SBTech by calling 877-572-6732, by emailing support@services.oregonlottery.org, by mailing SBTech / Oregon State Lottery, P. O. Box 12649, Salem, OR 97309 or visiting: <http://sports.oregonlottery.org/>.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

By using the Account Verification Service, you authorize us to make up to two micro-deposits (less than \$1.00 each) to the Bank Account specified by you. You will then verify to us the amounts of each micro-deposit made to the Account.

Your funds do not earn or pay any interest.

¹ Your financial institution may charge fees for the transactions you conduct under the Program. Additionally, if you utilize a different account with BOG, that other account may have fees. Please check with your financial institution and/or credit or debit card issuing bank for information on fees associated with this service. We are not responsible for overdraft or returned ACH fees charged by your financial institution.

**View these Terms and Conditions and Privacy Notice
online at fundingprepaid.com/**

The Oregon State Lottery Player Funding Account Program Agreement

These Terms and Conditions were set forth by the Bank of George effective October 15, 2019.

This Oregon State Lottery Player Funding Account Program Agreement ("**Agreement**") contains the terms and conditions governing the Oregon State Lottery Player Funding Account Program ("**Program**") and the Oregon State Lottery Player Funding Account ("**Account**"). As used herein, the terms "**SBTech**" means SBTech Malta Limited "**BOG**" means Bank of George, an FDIC member institution. "**We**," "**us**," and "**our**" mean SBTech and BOG. "**You**" and "**your**" mean the person who is a U.S. resident and who is issued the Account.

This Agreement is not the same agreement you made with the Oregon State Lottery ("**Lottery**") concerning the Lottery's Player Account and Scoreboard. That agreement is titled the "Oregon State Lottery Terms and Conditions for Player Account and Scoreboard" ("**Oregon Lottery Agreement**"). The Oregon Lottery Agreement was between you and the Lottery. This Agreement is between you and BOG. The Oregon Lottery Agreement refers to the linked Player Funding Account which is the subject of this Agreement.

Access to and information regarding your Account can be made through the Oregon State Scoreboard mobile application or through the internet at <http://sports.oregonlottery.org/>. Combined, the mobile application and the internet access indicated above will be referred to as an "**Electronic Access Method**".

Contact SBTech by calling 877-572-6732, by emailing support@services.oregonlottery.org, or by mailing SBTech / Oregon State Lottery, P. O. Box 12649, Salem, OR 97309. ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR ACCOUNT MUST BE DIRECTED TO SBTECH AND NOT TO THE BOG. SBTech is responsible for servicing your Account and for resolving any errors in transactions made to your Account.

1. **This is Your Contract with Us.** Read this Agreement and keep it for your records. By using the Account or by otherwise participating in the Program in any manner, you agree to the terms of this Agreement and agree that you will comply with all applicable laws.
2. **The Account.** The Account is established and maintained by BOG and is associated with the Lottery. The Account is linked to your Player Account with the Lottery. Your Account is a ledger entry to a single custodial account maintained by BOG for the benefit of all similarly participating Lottery players (the "**Aggregate Account**"). You have no rights to the funds in the Aggregate Account, except to the extent of your own funds in your own Account, and then only to access the funds in your Account and perform transactions with respect to such funds in accordance with this Agreement and subject to the terms and conditions of the Oregon Lottery Agreement.

The funds which you load on the Account ("**Available Funds**") are an obligation of BOG, subject to these terms and conditions. BOG does not pay any interest on the funds loaded on or contained in the Account. The Account has no minimum balance requirements. The amount of funds shown on BOG's records as being stored on the Account will determine the balance on the Account, unless you can support a different balance to our satisfaction.

There is no credit line associated with your Account. This means that you must have a sufficient balance of funds loaded on the Account at the time of a transaction to pay for the transaction. If the Lottery, a merchant, or other operator attempts to process a transaction on the Account for an amount that is greater than the current balance loaded on your Account, the transaction may be declined by BOG due to insufficient funds. In the event BOG settles or pays a transaction with your Account when there are insufficient funds stored on the Account to pay for the transaction, this will result in a negative balance on your Account and you agree to pay BOG the amount of the negative balance. We may recover the negative balance amount from your Account upon your loading of sufficient funds to satisfy that negative balance in one or more deposits to the Account.

3. **Description of Program.** Your Account allows you to deposit funds to or withdraw funds from the Account; initiate transactions with and receive funds from the Lottery, and access your loaded funds or load your Lottery-related winnings to the Account through participating Lottery locations and/or Lottery websites. The ability to use your funds to initiate transactions with the Lottery is a highly unique feature of the Account and as such, is usable only in certain designated Lottery locations as designated by the Lottery. We reserve the right to modify or cancel the Program at any time without notice to you. If we suspect your Account is being used in a fraudulent manner we may suspend, block or close your Account or reduce access to your Account. Should your Account be suspended, blocked or closed, you may contact SBTech to request the balance on your Account through a balance refund. If we send you an Account reimbursement check, it will be for the amount of funds remaining in your Account less any applicable fees, costs and expenses. Closure of your Account will not cancel any completed transaction conducted through your Account prior to the expiration or closure of your Account.
4. **Identity Verification Process.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires BOG to obtain, verify, and record information that positively identifies each person who opens an Account. When you open an Account with BOG, we will ask for proof of or otherwise request your name, address, date of birth, Social Security Number and other information that will allow us to identify you. If we have any questions, we may also require you to provide your current driver's license and other identifying documents such as a passport.

If at any time we have reason to believe your Account was obtained fraudulently, has been stolen, has been used by an unauthorized person, or has been used illegally, we reserve the right to obtain and verify additional identity information about you and/or re-verify existing identity information within our records and from third party sources.

5. **Registering for the Program.** In order to participate in the Program, you must be a U.S. citizen or legal permanent resident of the United States of at least 21 years of age; and, you must register accounts with both BOG and the Lottery. You will need to provide certain information about yourself as prompted by the registration form. The information provided may be used to determine your eligibility for the Program and must be accurate. You represent and warrant that: (a) all required registration information you submit is truthful and accurate; and, (b) you will maintain the accuracy of such information and notify SBTech if any of the requested information materially changes. If approved, you will be issued an Account after your first funding of the Account or as otherwise determined by us.
6. **Consent for Electronic Disclosures.** In order for you to be issued an Account, you consent to receive all required disclosures in electronic format. Your consent to receive electronic disclosures delivery applies to all of the documents we provide to you electronically in connection with the Account. Access to electronic disclosures will be provided by way of the Internet. Your transaction history is available for viewing and printing online via an Electronic Access Method. In order to view these disclosures, you will need a computer or other device that can access the Internet. Your hardware device must run on an appropriate operating system. You should determine the safety and security of any access to the Internet before you use any access system. Additionally, compatible Internet browser software may be required to access our disclosures and statements. If you have any questions about access or an Electronic Access Method, please contact SBTech.

Using Your Account

7. **Funds Availability.** Note that the availability of funds loaded to your Account depend on the source of the funds and the type of loaded value. Funds deposited in your Account, funds transferred from other internal accounts or funds transferred from other external bank account(s) are subject to normal banking rules on funds availability.
8. **Use of Your Account.** Each time you use your Account, you authorize us to immediately reduce the value available on your Account by the amount of the transaction. You are not allowed to exceed the available amount on your Account through an individual transaction or a series of transactions, and we will decline a transaction when we reasonably believe that you have

insufficient funds in your Account to cover the transaction. Nevertheless, if at any point we inadvertently process a transaction that exceeds the balance of the funds available on your Account (creating a 'negative balance' in your Account) you shall remain fully liable to us for the amount of the transaction. We also reserve the right to cancel your Account should you attempt to create one or more negative balances with your Account.

You do not have the right to stop payment on any transaction originated by use of your Account including transactions with the Lottery. You may not make repetitive, preauthorized regular payments from your Account.

Where applicable, you may deposit or withdraw funds to and from your Account from an Electronic Access Method.

You agree to comply with the authentication methods used by the Lottery's Electronic Access Method, customer service, self-serve devices and/or geo-location controls, including, but not limited to the use of passwords, PINs, or other methods that may be available to validate that you are the rightful account holder to conduct such deposit and withdrawal transactions. You agree that by utilizing available authentication methods you are solely responsible for such deposit and withdrawal activity. You agree that we may obtain and use wagering and other Lottery account and transaction information to make deposits and withdrawals to your Account.

9. **Transaction Limits.** The following deposit and withdrawal limits will apply for use of your Account:

You may not conduct a transaction that will result in your Account having a balance greater than \$250,000. If your Account at any time exceeds \$250,000, BOG reserves the right, in its sole discretion, to (i) ask you to reduce the balance to less than \$250,000 or (ii) close your Account.

All deposits and withdrawals are limited to \$1,000 daily; however, in BOG's sole discretion this limit can be increased on a case-by-case basis.

BOG is not responsible for any limits placed on your wagering activity by the Lottery. For security reasons, to prevent fraud on the Program and/or to prevent fraudulent use of an Account(s), we may limit the amount, number, or type of transactions you can make on your Account and we may reduce any or all of the limits reflected above.

10. **Inactivity.** The balance on the Account may be deemed to constitute unclaimed funds or dormant funds escheatable to the applicable state if, as shown by our records, you have not, within the statutory period, caused any activity or received any payments with regard to the Account, indicated any interest in the Account, corresponded with us concerning the Account, or otherwise indicated an interest in the Account as evidenced by correspondence on file with us, or transacted any business with us.
11. **Receipts and Transaction Documentation.** A transaction history showing all debits and credits posted to your Account for the referenced period will be available by the Electronic Access Method.

In addition, you can determine the balance of funds available in your Account by contacting SBTech at 1-877-572-6732. This information, along with a twelve (12) month history of account transactions, is also available online at <http://sports.oregonlottery.org/>. You also have the right to obtain a twenty-four (24) month written history of account transactions by requesting it from SBTech.

12. **Account Closure / Reimbursement / Unclaimed Funds.** You may close your Account and request a refund of the balance in your Account at any time by contacting SBTech. When refunding the balance on your Account, we may use your last known confirmed address for purposes of mailing a paper check or we may use a previously used funding source for purposes of electronically transferring the balance held in the Account. At our discretion, we may require you to verify or reverify your identity or physical address. If we are unable to locate you based on your most current provided address, we may be required to deliver your remaining balance to the applicable state as unclaimed property.

Liabilities

13. Your Liability for Unauthorized Electronic Fund Transfers

Tell SBTech AT ONCE if you believe your Account has been compromised or if you believe that an electronic fund transfer has been made or will be made without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account. If you tell SBTech within 2 business days after you learn of the compromise of your password, PIN, or Account, you can lose no more than \$50 if someone used your Account without your permission.

If you do NOT tell SBTech within 2 business days after you learn of the compromise of your password, PIN, or Account, and we (*i.e.*, SBTech and/or the BOG) can prove we could have stopped someone from using your Account without your permission if you had told us, you could lose as much as \$500.

Also, if your Account statement shows transfers that you did not make, tell SBTech at once. If you do not tell SBTech within 60 days after the statement is made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

14. In Case of Errors or Questions About Your Electronic Fund Transfers

In Case of Errors or Questions About Your Account, Telephone SBTech at 1-877-572-6732 or email SBTech at support@services.oregonlottery.org as soon as you can, if you think an error has occurred in your Account. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling SBTech at 1-877-572-6732 or emailing SBTech at support@services.oregonlottery.org. You will need to tell SBTech:

1. Your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Identify the dollar amount of the suspected error.
4. State approximately when the error took place.

If you tell SBTech orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after SBTech hears from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

You agree to cooperate with any investigation we may make with regard to an unauthorized electronic transfer.

If you need more information about our error-resolution procedures, call SB Tech at 1-877-572-6732 or emailing SBTech at support@services.oregonlottery.org.

15. **Returned Deposits.** If we receive a dispute for a credit or debit card deposit transaction or any other transaction you are subject to collection to the full extent of applicable law. We may attempt to collect utilizing a third-party collection agency and information about your Account may be reported to credit bureaus. You will receive timely notification of your rights to obtain information reported to a credit bureau directly from the collection agency if and when collection proceedings are brought against you. You may be required to complete an Affidavit of Fraud or Affidavit of Stolen Identity in case of a disputed deposit transaction.
16. **Business Days.** For purposes of these disclosures, our business days are Monday through Friday not including federal holidays.
17. **Disclosure of Information to Third Parties.** Please refer to the BOG Privacy Statement provided with this Agreement or online at <http://fundingprepaid.com/>
18. **Disclaimer of Liability.** In providing the Account and related services to you, we (SBTech and BOG) disclaim any duty or responsibility other than those expressly set forth in this Agreement, and our liability is limited by the same. We expressly disclaim any particular warranty of fitness or merchantability to the extent allowed by applicable law for commercial products and services.
19. **Our Liability to You.** Our liability to you is expressly conditioned and limited by this Agreement. If we do not timely complete a transfer to or from your Account pursuant to this Agreement due to our negligence, recklessness or willful misconduct, our liability is limited to completing such transfer to or from your Account within ten (10) days after notice from you to SBTech. We are not otherwise liable. Without modifying the foregoing, under no circumstances are we liable for special, extraordinary, consequential, exemplary, punitive or other damages, including but not limited to lost profits (such as, but not limited to, winnings you might have won had you not been prevented from placing a wager), and you expressly waive the right to collect same from any of us (SBTech and/or BOG). Without limiting the foregoing, we (SBTech and/or BOG) specifically will not be liable to you for any of the following events:
 - a. If, through no fault of ours, you do not have enough available funds in your Account to make or complete the transaction.
 - b. If we are prohibited by law from completing the transaction.
 - c. If circumstances beyond our control (such as fire or flood) prevent the transaction.
 - d. If there is a loss or partial loss in any computer systems, systems connectivity, compatibility of systems or other software or hardware malfunction.
 - e. If we believe the transaction is or might be illegal, fraudulent, or unauthorized.

Other Rights and Terms

20. **Right of Set-Off.** You agree that SBTech and/or BOG is authorized, and at any time, to set-off any current or future funds deposited to this or any other Account you register or maintain (including any other Accounts serviced by SBTech and issued by BOG to you), against any or all of your debts and/or liabilities owed to SBTech and/or to BOG. SBTech and/or BOG may exercise this right of set-off without prior notice to you.
21. **Termination.** At any time and without prior notice, SBTech and/or BOG may revoke or cancel your Account and thereby terminate your right to services pursuant to this Agreement. Revocation or cancellation of your Account will not terminate those provisions of the Agreement that by their terms are intended to extend beyond the revocation or cancellation of your Account. You may terminate your Account by contacting SBTech. Termination, whether by you or by BOG, shall not affect any and all prior transactions or obligations relating to your Account or governed by this Agreement and existing at the time of termination.
22. **Assignment.** You may not transfer or assign your Account or this Agreement to any other person without BOG's prior written consent. BOG and/or SBTech may assign its obligations to you under this Agreement to any other party or person without your consent and without prior notice to you.

23. **Amendment.** BOG may amend this Agreement by delivering an electronic notice of the amendment to you in the manner agreed to by you, or to your last e-mail address as shown on the records of SBTech. You will be given at least twenty-one (21) days' notice prior to the effective date of any amendment that results in an increased fee or charge, an increase in your liability, a reduction in services offered by SBTech, or stricter limitations on transaction or withdrawal rights.
24. **What Law Applies.** This Agreement is entered into in the state of Nevada. This Agreement and any claim or controversy ("**Claim**") is governed by the laws of the United States and the state of Nevada, without regard to conflicts of laws principles, whether or not you live in Nevada. Any Claim arising from or relating to the Program or this Agreement, including Claims regarding this Section, will be settled to the greatest extent allowed by Nevada law by the use of binding arbitration administered by the National Arbitration Forum ("**NAF**") under its Code of Procedure in effect when the Claim is filed, and each such claim will be arbitrated in the most populous city in the state where you reside when the Claim first arises. Each party will bear its own attorneys', experts' and witness fees related to the Claim. Neither party will have the right to participate as a member of any class of claimants pertaining to any Claim. Third parties' claims will not be joined in any arbitration between the parties. Information may be obtained and Claims may be filed at a NAF office, which can be found at www.arbitration-forum.com and by referencing office locations and other details. This Section is made pursuant to a transaction involving interstate commerce and will be governed by the Federal Arbitration Act, 9 U.S.C.1-16 and Chapter 597 of the Nevada Revised Statutes. Except as expressly provided in this Section, the parties waive all rights to a court or jury trial to resolve any and all claims.
25. **Provisions Severability.** If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the extent necessary to make it valid and enforceable and with the rest and remainder of this Agreement being unaffected.
26. **Relationship to the Lottery.** This Agreement is provided in connection with the Account established at BOG. You may have agreed to separate terms and conditions that were provided by the Lottery. The terms and conditions in this Agreement contain the entire agreement between you, on the one hand, and SBTech and/or BOG on the other hand, with respect to your Account and any activities related to your Account, notwithstanding the terms and conditions set forth in any agreement you may have entered into with the Lottery. Neither SBTech nor BOG is responsible for any transactions or agreements between you and the Lottery, including but not limited to any transactions or agreements you have with the Lottery where you believe the Lottery is in violation of the terms and conditions of any agreement you entered into with the Lottery. If you believe the Lottery has violated the terms and conditions of an agreement you entered into with the Lottery, contact us immediately and we will close your Account and return any funds in the Account to you. If you believe the Lottery owes you funds that have not been transferred into your Account, you must contact the Lottery to resolve any discrepancies.

BANK OF GEORGE PRIVACY NOTICE (Revised 09-30-19)

The terms of this Privacy Policy only apply to you if you obtain an **Oregon State Lottery Player Funding Account**.

FACTS	WHAT DOES BANK OF GEORGE 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: • Social Security Number • Account balances • Transaction history 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 BANK OF GEORGE chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Do We 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 investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We Don't Share
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	No	We Don't Share
For affiliates to market to you	No	We Don't Share
For non-affiliates to market to you	Yes	Yes
TO LIMIT OUR SHARING: Contact SBTech by emailing support@services.oregonlottery.org , by calling 877-572-6732, or by mailing SBTech / Oregon State Lottery, P. O. Box 12649, Salem, OR 97309. 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 a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions? Contact SBTech by emailing support@services.oregonlottery.org , by calling 877-572-6732, or by mailing SBTech / Oregon State Lottery, P. O. Box 12649, Salem, OR 97309.		

Who we are	
Who is providing this notice	Bank of George
What we do	
How does Bank of George 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 Bank of George collect my personal information?	We collect your personal information, for example, when you: • Open a prepaid card account • Fund your prepaid card account • Use your prepaid card account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • 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 State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Bank of George shares information with non-affiliates so they can market to you. You can limit this sharing by opting out of sharing as described in this notice.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Bank of George has a joint marketing agreement with non-affiliates.
OTHER IMPORTANT INFORMATION	
This Privacy Notice only applies to Bank of George customers that have an Oregon State Lottery Player Funding Account.	
Issuer Statement: This account is issued by Bank of George MEMBER FDIC and is the Oregon State Lottery Player Funding Account that is linked to the Oregon State Lottery Player Account.	