FACTS Rev. Nov. 2026	**WHAT DOES BANQUO DO WITH YOUR PERSONAL INFORMATION?**
Who we are?	This notice is provided by Jans Financial Services Inc. d/b/a Banquo Financial Services (“Banquo”)
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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Name, address, and contact information • Social Security number • Account balances and transaction history • Account transactions and account activity • Payment and financial information • Credit history and creditworthiness 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 Banquo chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Banquo 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	Yes

For joint marketing with partners	Yes	Yes
For our affiliates' everyday business purposes: • information about your transactions and experiences • information about your creditworthiness	No	N/A
For non-affiliates to market to you	No	N/A

How does Banquo 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, secured files and buildings, and access controls designed to protect your information.
How does Banquo collect my personal information?	We collect your personal information, for example, when you: • Open an account • Conduct transactions • Provide information to us • Use your account or services • Interact with our systems, applications, or customer support
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 nonaffiliates to market to you

	• State laws and individual companies may give you additional rights to limit sharing.

To limit our sharing	Contact: support@banquofs.com ***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.
Questions?	Contact Banquo at: support@banquofs.com