

# Law Enforcement Inquiries.

Last Updated: May 1, 2025

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Novo Platform Inc. (“**Novo**”), including its subsidiaries and affiliates, is a **financial technology company, not a bank**. While we offer digital banking tools and services to our customers, **banking services are provided by our partner banks**. Accordingly, legal requests involving deposit accounts, transaction records, or account restraints **must be directed to the appropriate partner bank**, depending on the product involved.

Novo is committed to responding to all lawful requests from law enforcement and government agencies, while also protecting the privacy, security, and legal rights of our customers. All requests are handled in accordance with applicable law, Novo’s [Privacy Notice](#) and [Terms of Use](#).

These guidelines are provided for informational **purposes only** and may change without notice.

## Where to Send Subpoenas & Legal Requests?

Service of legal documents should be directed according to the product or service involved. Refer to the table below:

Product / Service	Direct Request To	Where to Send Requests
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Business Checking Account	Middlesex Federal Savings (MFS)	depositoperations@middlesexfederal.com
Business Credit Card	Continental Bank	tperry@cbankus.com
Merchant Cash Advance	Novo Funding LLC	lawenforcement@novo.co
Other Novo Platform Services	Novo Platform Inc.	lawenforcement@novo.co
Unclear or Combined Requests	All relevant banks and Novo	All applicable addresses/emails from above

If you are unsure where to direct a request, contact [legal@novo.co](mailto:legal@novo.co) for guidance.

## How to Submit a Legal Request

To ensure proper processing, please follow these requirements:

- Submit the request in PDF format
- Include the complete, official document as issued by a court or agency
- Ensure it is dated and signed by a judge, attorney, or official (if applicable)
- Address legal correspondence to:
  - **Novo Platform Inc.**  
P.O. Box 311092  
Miami, FL 33231  
Email: [lawenforcement@novo.co](mailto:lawenforcement@novo.co)
  - For PARTNER-BANK DETAILS see [FAQ section](#)
  - (Full address not required to appear on the document for service to be valid)
- Do not address requests to Novo's banking partners or any variation of "Novo Bank"
- Include identifying information when available:
  - Novo account number
  - Full name and date of birth
  - Email address on file
  - Mailing address
  - Last four digits of SSN (if known)
- Clearly describe:

- The specific records requested
- The applicable date range
- The legal basis or authority for the request
- **Note: Broad or vague requests (e.g., "any and all records") may result in a limited response, such as basic customer data only.**

*Novo is not a bank and is unable to fulfill requests seeking garnishments, levies, forfeitures, or other transfers or restraints of funds. All requests to freeze, restrain, forfeit or transfer assets are executed by Novo's partner banks.*

## Emergency Disclosure Requests

If you believe there is an emergency, please use our secure webform and select "Emergency Request." To qualify, the request must involve a situation where someone is facing a risk of death or serious physical harm.

## Account Restraints Garnishments Levies & Forfeitures

Novo does not hold customer funds. Accordingly, we cannot process levies, garnishments, freezes, or forfeiture orders. These actions must be directed to the appropriate banking partner:

### **Middlesex Federal Savings**

Attn: Deposit Operations  
P.O. Box 440303  
Somerville, MA 02144  
Email: [depositoperations@middlesexfederal.com](mailto:depositoperations@middlesexfederal.com)  
Website: [www.middlesexfederal.com](http://www.middlesexfederal.com)

### **Continental Bank**

15 W South Temple, Suite 300  
Salt Lake City, UT 84101  
Email: [customerservice@cbankus.com](mailto:customerservice@cbankus.com) & [tperry@cbankus.com](mailto:tperry@cbankus.com).  
Website: [www.cbankus.com](http://www.cbankus.com)

# Registered Agent for Legal Process

Service of process for Novo Platform Inc., Novo Funding LLC, or our subsidiaries should be made through our registered agent:

**Corporation Service Company (CSC)**

80 State Street  
Albany, NY 12207-2543  
Albany County, NY

Note: CSC cannot respond to record requests or provide status updates.

## Frequently Asked Questions

### **Q: Is Novo a Bank?**

**A:** No. Novo is a financial technology company. Banking services are provided by our FDIC-insured partner banks.

### **Q: Can I serve a subpoena or levy directly to Novo?**

**A:** You may serve legal process on Novo only for non-banking services or products under Novo Platform Inc. Subpoenas involving banking data must be directed to the relevant bank (e.g., Middlesex Federal Savings or Continental Bank).

### **Q: How can I determine which bank holds a customer's account?**

**A: Middlesex Federal Savings** holds checking account (DDA) information.

**Continental Bank** manages the Novo Business Credit Card program.

**Novo Funding LLC** manages Novo Merchant Cash Advances.

**If your request involves multiple products,** serve processes on **both banking partners and Novo Platform Inc.**

Use the customer's routing number or account documents to identify the correct institution. If needed, email [legal@novo.co](mailto:legal@novo.co) for guidance.