

FACTS	WHAT DO COMMONBOND, INC. AND COMMONBOND LENDING, LLC DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores 	
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 CommonBond, Inc. and CommonBond Lending, LLC choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does CommonBond, Inc. and CommonBond Lending, LLC 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-975-7812 - our menu will prompt you through your choices or ■ Visit us online: https://www.commonbond.co/privacy-policy <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-975-7812 or go to https://www.commonbond.co/privacy-policy	

Who we are

Who is providing this notice? CommonBond, Inc. and CommonBond Lending, LLC

What we do

How do CommonBond, Inc. and CommonBond Lending, LLC 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 do CommonBond, Inc. and CommonBond Lending, LLC collect my personal information? We collect your personal information, for example, when you

- open an account or apply for a loan
- provide employment information or give us your employment history
- give us your contact information

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common corporate identity, such as CommonBond, Inc. and CommonBond Lending, LLC*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CommonBond, Inc. and CommonBond Lending, LLC do not share with nonaffiliates so they can market to you.*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include banks, financial advisory companies and credit unions.*

Other important information

Notice to California Residents: You may have additional rights under the California Financial Information Privacy Act. Please see the enclosed notice "Important Privacy Choices for California Consumers."

Notice to Nevada Residents: This notice is provided pursuant to Nevada state law, Nev. Rev. Stat. § 228.600. Nevada law allows us to make marketing calls to our existing customers, even if those customers are listed on the National Do Not Call Registry. To opt-out of such marketing calls, you may elect to be placed on our Internal Do Not Call Registry by calling 800-975-7812 or emailing care@commonbond.co. To obtain further information concerning these provisions, you may contact: (i) our customer service department at: CommonBond, 524 Broadway, 6th floor, New York, NY 10012 and/or (ii) the Nevada Attorney General by mail (Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101), telephone (702-486-3132), or email (BCPINFORM@ag.state.nv.us).

Notice to North Dakota Residents: We only share your customer information with: (i) third parties in accordance with the Gramm-Leach-Bliley Act, 15 U.S.C. § 6802(e); and (ii) affiliates in accordance with the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*

Notice to Vermont Residents: For Vermont Members/Customers:

--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.

-- Additional information concerning our privacy policies can be found at <https://www.commonbond.co/privacy-policy> or call 800-975-7812.