

FACTS	WHAT DOES LENDLY, LLC (“Lendly”), 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?	<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"> • Social Security Number and account balances • Income and assets • Employment information and credit history. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Lendly chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lendly 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	No	We don’t share
For our affiliates to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share

Questions?	Call 1-844-4LENDLY (844-453-6359) or go to www.getlendly.com
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Who we are	
Who is providing this notice?	Lendly, LLC, an Ohio limited liability company
What we do	
How does Lendly 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 Lendly collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a financial product from us or open an account with us • Give us your income information or provide employment information • Provide account information <p>We also may collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</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 for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies that have a common ownership with Lendly, such as Direct Capital Partners, LLC
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other important information	
<p>Do Not Track. When someone visits our website, a cookie is placed on the visitor's computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. We advertise our products and services on website that you may visit, and we use service providers to place such advertisements. Those service providers (such as Google, Microsoft, or Yahoo) may use cookies placed on your computer to show you advertisements for our services on other websites. You can opt-out from service providers' and/or marketers' use of cookies in this manner by visiting each service provider's advertising opt-out page or by utilizing "do not track" functionality in your web browser. If you choose to not have your browser accept cookies from our website, you may not be able to use all of the features that our website offers. The tracking of SMS consent will not be shared with any third parties.</p> <p>Notice To North Dakota Residents: Pursuant to state law, we will only share information with our affiliates, nonaffiliates, and third parties as required or permitted by law, or if you give us permission.</p>	