

**FACTS****WHAT DOES Fearless Finance, LLC  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and email address</li> <li>■ mailing address and phone number</li> <li>■ credit card number and type, expiration date, security code on credit card</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share Users' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Users' personal information; the reasons Fearless Finance, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fearless Finance, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

<b>Questions?</b>	Call _____ or go to <a href="https://www.fearlessfinance.com/privacy">https://www.fearlessfinance.com/privacy</a>
-------------------	---

## Who we are

Who is providing this notice?

Fearless Finance, LLC

## What we do

How does **Fearless Finance, 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.

Use encryption in transit & at rest, use cloud storage providers that comply w/ ISO 27001 & PCI level 1. Cont'd - Other Important Info below

How does **Fearless Finance, LLC** collect my personal information?

We collect your personal information, for example, when you

- Sign up as a User online or on the mobile app
- Pay for service online or on the mobile app
- link your bank accounts to allow us to categorize your transactions

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.

## Definitions

**Affiliates**

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

- none

**Nonaffiliates**

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

- Stripe - Payment Processing
- Apple - IOS mobile app and Google - Android App
- Plaid for transactions scraping - optional

**Joint marketing**

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

- none

## Other important information

Continued from "How does Fearless Finance, LLC protect my information": Fearless Finance restricts access to User's personally identifiable information to employees, service providers, and others who need access to the information to provide Fearless Finance Services.

Neither Fearless Finance, LLC, nor its affiliates or non-affiliates collect Social Security Number information from Fearless Finance Users, ever.