

FACTS	WHAT DOES BEST EGG 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?	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 transaction history ■ 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 Best Egg chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Best Egg 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	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 855-282-6353 ■ Visit us online: www.bestegg.com/apply/privacy-act <p>Please note: 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 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 toll-free 855-282-6353 or go to www.bestegg.com/privacy-policy/

Who We Are

Who is providing this notice?

Best Egg, P.O. Box 42912, Philadelphia, PA 19101

What We Do

How does Best Egg 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 Best Egg collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for an account ■ provide account information or give us your contact information ■ use your account or provide employment information <p>We also 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 nonaffiliates 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definition

Affiliate	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>On behalf of Best Egg, Marlette Marketing, LLC's affiliates are Marlette Servicing, LLC, Marlette Technologies, LLC, and Best Egg Services, LLC.</i>
Nonaffiliate	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we can share with include our marketing service providers, other financial services companies, lenders, insurance companies, or other service providers, and companies that market third-party products that we believe may be of interest to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include consumer loan lenders.</i>

Other Important Information

State Disclosures Concerning Financial Related Personal Information

For California Customers: We will not share financial related personal information with nonaffiliates, except as required or permitted by law. We will also limit our sharing of financial related personal information about you with our affiliates to comply with California privacy laws that apply to us. For information about your rights with respect to non-financial related personal information under the California Consumer Privacy Act ("CCPA") see the section below titled State Privacy Laws Concerning Non-Financial Personal Information.

For Vermont 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.bestegg.com> or call 855-282-6353.

State Disclosures Concerning Non-Financial Related Personal Information

Some state laws, such as the California Consumer Privacy Act, provide certain rights to their residents concerning non-financial related personal information, including the rights to access and delete such information, unless an exception applies. These state laws do not apply to information subject to the federal Gramm-Leach-Bliley Act ("GLBA") and the Fair Credit Reporting Act ("FCRA"), except in some states in the event of a data breach. They also do not apply to information that cannot be associated or reasonably linked with a particular consumer or household. As a financial services platform, all of the information Best Egg collects and shares is subject to GLBA and FCRA or cannot be associated or reasonably linked with a particular consumer or household. Best Egg is thereby exempt with respect to requirements related to accessing and deleting personal information as well as certain other rights under these laws.