

# FACTS

## WHAT DOES LADDER LABS CORP. 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>	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"> <li>▪ Social Security number and income</li> <li>▪ account balances and payment history</li> <li>▪ credit history and credit scores</li> </ul>
<b>How?</b>	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 Ladder Labs Corp. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ladder Labs Corp. 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	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	We don't have affiliates	Not applicable
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	We don't have affiliates	Not applicable
<b>For our affiliates to market to you</b>	We don't have affiliates	Not applicable
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Email <a href="mailto:opt-out@withladder.com">opt-out@withladder.com</a></li> <li>• Visit us online: <a href="http://www.withladder.com">www.withladder.com</a></li> <li>• Mail the <b>form below</b></li> </ul> <p><b>Please note:</b></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 (except where we have received your affirmative consent to begin sharing information sooner, through our privacy policy or otherwise). When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Email <a href="mailto:privacy@withladder.com">privacy@withladder.com</a>

**Who we are**

<b>Who is providing this notice?</b>	Ladder Labs Corp.
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**What we do**

<b>How does Ladder Labs Corp. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, access-controlled cloud-based servers and secured files.
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<b>How does Ladder Labs Corp. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ apply to use our services</li> <li>▪ make payments</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ No affiliates.</li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ No affiliates.</li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ No joint marketing.</li> </ul>
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**Other important information**

The Company and its authorized agents, service providers and partners may monitor and or record all telephone communications in accordance with applicable law.



**Mail-in Form**

Mark any/all you want to limit:  
 Do not share my personal information with nonaffiliates to market their products and services to me.

<b>Name</b>		<b>Mail to:</b> <b>Ladder Labs Corp.</b> <b>Attn: Legal &amp; Compliance</b> <b>2010 El Camino Real, #2030</b> <b>Santa Clara, CA 95050</b>
<b>Address</b>		
<b>City, State</b>		
<b>Zip</b>		