

**FACTS****WHAT DOES NinjaCard, LLC  
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:

- Social Security number and employment information
- Income and checking account information
- Credit history and payment history

**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 NinjaCard, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NinjaCard, 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	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	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit  
our sharing**

- Call 855-646-5242 (855-NINJA-42)

**Please note:**

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* 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.

**Questions?**

Call 855-646-5242 (855-NINJA-42) or go to [support@ninjacard.com](mailto:support@ninjacard.com)

Who we are	
Who is providing this notice?	NinjaCard, LLC
What we do	
How does NinjaCard, LLC protect my personal information?	<p>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.</p> <p>We also maintain physical, electronic and procedural safeguards (i.e., computer virus protection software, firewalls, 128-bit SSL).</p>
How does NinjaCard, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a line of credit or give us your income information</li> <li>■ Provide account info or provide employment information</li> <li>■ Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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"> <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> <p>If you are a California resident, the California Consumer Privacy Act ("CCPA") may permit you or your authorized agent to opt out of the "sale" of your personal information to third parties. Please reference our terms and conditions at <a href="http://www.ninjacard.com">www.ninjacard.com</a> for additional information on your rights under the CCPA. Under applicable circumstances, you may opt out of certain personal information sharing by completing the form at <a href="http://www.ninjacard.com/ca-identity">www.ninjacard.com/ca-identity</a></p>
What happens when I limit sharing for an account I hold jointly with someone else?	NinjaCard does not allow joint sharing of an account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies that have common corporate ownership with Ninjacard, LLC including CreditNinja Lending, LLC.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates include Republic Bank of Chicago, our Checking and Savings account provider.</i></li> </ul>
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"> <li>■ <i>Our joint marketing partners include financial institutions, such as marketers and other lending companies.</i></li> </ul>

## Other important information

**For Alaska, Illinois, Maryland, and North Dakota Customers.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization.

**For California Customers.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing-without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi, and New Jersey Customers.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing-without your authorization.

**For Vermont Customers.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

We automatically collect certain information when you use our Site. This information may include: "clickstream" data, including information regarding which of our web pages you access, the frequency of such access, and your product and service preferences; device information, including hardware model, operating system, browser, or IP address; and mobile device information, including telephone number, the unique device identifier assigned to that device, mobile carrier, or other device attributes.