

FACTS

WHAT DOES CANDOR DO WITH YOUR PERSONAL INFORMATION?

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|--------------|---|
| 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"> ■ Email, phone number, address and other personal identifiers ■ Social Security number, date of birth and citizenship status ■ Financial account numbers, transactions and banking information |
| 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 Candor chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Candor 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 | Yes | No |
| For our marketing purposes— to offer our products and services to you | No | No |
| For joint marketing with other financial companies | No | No |
| For our affiliates’ everyday business purposes— information about your transactions and user activity | Yes | No |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don’t share |

| | |
|-----------------------------|--|
| To limit our sharing | <ul style="list-style-type: none"> ■ Email hello@candor.co ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 5 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? | Email hello@candor.co or go to candor.co |

Mail-in Form

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

| | | |
|------------------|--|--|
| Name | | Mail to: Candor Financial LLC 237 Kearny Street #9007 San Francisco CA 94108 |
| Address | | |
| City, State, Zip | | |
| [Account #] | | |

| Who we are | |
|---|--|
| Who is providing this notice? | Candor Financial LLC |
| What we do | |
| How does Candor 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 technical, physical and administrative safeguards. |
| How does Candor collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or start the process of opening an account ■ Withdraw, liquidate or otherwise transact in your account ■ Change your account information and account settings <p>We also collect your personal information from other companies, such as affiliates, data aggregators and other financial institutions.</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"> ■ 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.</p> |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. Includes Candor Financial LLC's parent company, Candor Inc. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |