

FACTS

WHAT DOES CLIMB 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 Income
- 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 Climb chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Climb share?	Can you limit this sharing?
For our everyday business purpose – 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	NO	WE DO NOT SHARE
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 nonaffiliates to market to you	YES	YES

To limit our sharing

Call 888-510-0533 or go to climcredit.com/contact.

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 888-510-0533

Who we are

Who is providing this notice?	Climb Investco, LLC and Climb Credit, Inc. (which are collectively referred to in this notice collectively as “Climb”)
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What we do

How does Climb 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 Climb collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Give us your income information or provide account information ▪ Give us your employment history or give us your wage statements ▪ Show your government-issued ID or show your driver’s license <p>We also collect your personal information from others, such as credit bureaus, affiliates or others.</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 right to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates are Climb Investco, LLC; Climb Credit, Inc.; and our securities company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with include only your schools.
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"> ▪ Climb does not jointly market.

Other Important Information

Nevada Residents: We are providing this notice pursuant to Nevada state law. If you prefer not to receive marketing calls from us, you may be placed on our internal do-not-call list by calling 888-510-0533. For more information, you

may contact our customer service department or the Nevada Attorney General. To contact us, e-mail us at hello@climbcredit.com, call us at 888-510-0533, or write to us at 6543 S Las Vegas Blvd, Suite 02B137, Las Vegas, NV 89119. You can contact the Nevada Attorney General by writing to Office of the Attorney General, 100 North Carson Street, Carson City, Nevada 89701, calling (775) 684-1100 or sending an e-mail message to AgInfo@ag.nv.gov.

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 climbcredit.com/privacy or call 888-510-0533.

Other States: Depending on where you live, you may have additional privacy protections under some state laws.