

# FACTS

## WHAT DOES NinjaHoldco, LLC 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>	<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"> <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 NinjaHoldco, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NinjaHoldco, LL 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

<b>To limit our sharing</b>	<p>■ Call 855-646-5201 (installment loan) or 855-646-5242 (Card or LOC)--our menu will prompt you through your choice(s)</p> <p><b>Please note:</b> 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>
<b>Questions?</b>	Call 855-646-5201 (installment loan) or 855-646-5242 (Card or LOC) or go to <a href="http://www.creditninja.com">www.creditninja.com</a> (installment loan) or <a href="http://www.ninjacard.com">www.ninjacard.com</a> (Card or LOC)

## Who we are

### Who is providing this notice?

NinjaHoldco, LLC; CreditNinja Lending, LLC; NinjaCard, LLC; Ninja Loan Finder, LLC; NinjaServicing, LLC; KMD Lending, LLC; KMD Wisconsin, LLC; EDGE, LLC; and Financial Marketing and Servicing, LLC.

## What we do

### How does NinjaHoldco, LLC 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.

We also maintain physical, electronic, and procedural safeguards (i.e., computer virus protection software, firewalls, 128-bit SSL).

### How does NinjaHoldco, LLC collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

*Our affiliates include companies with a common owner such as:*

- *CreditNinja Lending, LLC; NinjaCard, LLC; Ninja Loan Finder, LLC; NinjaServicing, LLC; KMD Lending, LLC; KMD Wisconsin, LLC; EDGE, LLC; and Financial Marketing and Servicing, LLC*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

*Nonaffiliates we share with can include banks for which we act as*

- *program manager--such as Republic Bank of Chicago, First Electronic Bank, & Capital Community Bank--and can also include direct marketing companies for application resell, direct marketing, & other purposes.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial institutions such as credit card companies, marketers, and other lending companies.*

## Other important information