

FACTS

WHAT DOES HYBRIDFI INC. 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 date of birth
- Address and phone number
- Email address, government issued identification
- Proof of address and income verification documents
- Account information and services and transaction history

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons HybridFi Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HybridFi Inc. 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, 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	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	N/A
For nonaffiliates to market to you	Yes	Yes*

To limit our sharing

- Call **848-420-8350** – our menu will prompt you through your choice(s) or
- Visit us online: [pennyworks.com/privacy](https://www.pennyworks.com/privacy)

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 **848-420-8350** or go to www.pennyworks.com

Who we are

Who is providing this notice?

HybridFi Inc.

What we do

How does HybridFi Inc. 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 HybridFi Inc. collect my personal information?

We collect your personal information, for example, when you

- sign up for an account, log into or update your account settings
- request for services or transactions
- arrange or initiate transfer of funds

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?

HybridFi Inc. affords the same protections to jointly held accounts.

Definitions

Affiliates

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

- *HybridFi Lending LLC*

Nonaffiliates

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

- *Nonaffiliates we share with can include financial, accounting, legal, marketing, and technology companies*

Joint marketing

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

- *We currently do not have any joint marketing initiatives.*

Other important information

CA and VT residents: We do not share your information with affiliates and non-affiliated third parties, except for certain business purposes (e.g., to provide services and products to you), to market our products and services, as permitted by law, or with your consent.

VT residents: We will not disclose credit information about you with our affiliates or non-affiliated third parties, except as required or permitted by law.