Federal Privacy Notice

Rev: 03/23/26

FACTS	WHAT DOES EXTRA 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 checking account information ● Account balances and payment history ● Credit history and transaction history When you are no longer our customer, we continue to share your information as described in this notice.
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 Extra chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Extra 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	**Yes**	**Yes**
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 our affiliates to market to you	**Yes**	**Yes**
For our nonaffiliates to market to you	**No**	**We don't share**

To limit our sharing:	Email us: hey@extra.app **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?	Email us at hey@extra.app

EXTRA

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Who we are	
Who is providing this notice?	Extra

What we do	
How does Extra 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 Extra collect my personal information?	We collect your personal information, for example, when you ● open an account or give us your contact information ● pay your bills ● provide account information or show your driver's license 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. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *Our affiliates include financial companies such as Orchard Mortgage and non-financial companies such as Orchard Brokerage*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *Extra does not share with nonaffiliates so they can market to you*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● *Our joint marketing partners include other financial companies*

EXTRA

Other important information

For questions or complaints about your service, contact Extra at 1 (844) 932-3955 or hey@extra.app.

California Residents: We will not share personal information with nonaffiliates 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.

Vermont Residents: We will not share your personal information with affiliates or nonaffiliates except as permitted by Vermont law, such as to process your transaction, unless you authorize us to share this information.

North Dakota Residents: In addition to the opt out rights listed in this disclosure, we will not share personal information with nonaffiliates for any purpose not permitted by North Dakota law (N.D. Cent. Code §§ 6-08.1-01 *et seq.*; N.D. Admin. Code §§13-02-21-01 *et seq.*) without your prior written consent. To consent to the sharing of this information, please fill out, sign and mail back the North Dakota Opt-In Form found in our North Dakota specific disclosure. You may contact us at hey@extra.app

FACTS	WHAT DOES LEAD BANK 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 account transactions • Checking account information and credit history • Payment history and account balances When you are no longer our customer, we continue to retain and share your information as described in this notice.
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 Lead Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lead Bank 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	**Yes**	**No**
For our affiliates' everyday business purposes— information about your transactions and experiences	**No**	**We don't share**
For our affiliates' everyday business purposes — information about your creditworthiness	**No**	**We don't share**
For affiliates to market to you	**No**	**We don't share**
For nonaffiliates to market to you	**No**	**We don't share**

Questions?	• Call 866-845-9545—our menu will prompt you through your choices • Go to www.lead.bank • Email clientsupport@lead.bank

California Consumer Privacy Act Compliance - Personal Information Lead Bank does not sell this information	Does Lead Bank collect?	Can you limit this Collection?
Real Name; Alias; Signature; Postal Address; Email Address; Online Identifier Internet Protocol Address; Account Name; Social Security Number; Driver's License Number or State Identification Card Number; Passport Number; Unique Personal Identifier; Credit Card Number; Debit Card Number; Professional or Employment Information; Education Information; Records of Personal Property; Products or Services Purchased, and Obtained, or Considered; Our Website Browsing History; Search History; or Interaction with Our Website; Applications	**Yes**	**No**
Other purchasing or Consumer Histories or Tendencies; Biometric Information; Advertisements; Geolocation Data; Audio, Electronic, Visual, Thermal, Olfactory, or similar information; and Inferences Drawn from any information collected.	**No**	**N/A**

Lead Bank

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Who we are	
Who is providing this notice?	Lead Bank.

What we do	
How does Lead Bank 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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does Lead Bank collect my personal information?	We collect your personal information, for example, when you ● apply for a loan or open an account ● show your government-issued ID or use your credit or debit card ● provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. See below for more information on your rights under state law.
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 You should be aware that Lead Bank does not collect or share information for these purposes. State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● *Our affiliates include others, such as Luna Parent, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● *Lead Bank does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● Our joint marketing partners include Third Party Financial Service platforms for credit cards, loans, and other banking services

Other important information

Lead Bank is chartered under the laws of the State of Missouri and is subject to regulatory oversight by the FDIC. Any consumer wishing to file a complaint against Lead Bank should contact the FDIC though one of the following means: In person, by U.S. Mail: 1100 Walnut Street; Suite 2100; Kansas City, MO 64106, by Telephone (800) 209-7459, or Online at: https://ask.fdic.gov/FDICCustomerAssistanceForm
Several U.S. states, including California, have enacted or will soon enact consumer privacy laws that grant their residents certain rights and require additional disclosures. If you are a resident of California or one of these states, you may have rights granted under the applicable state law. Learn more about your privacy rights.

VT: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described above. For joint marketing, we will only disclose your name, contact information and information about your transactions.

NV: We are providing you this notice pursuant to Nevada law.
For more information, contact us at 866-845-9545, or email clientsupport@lead.bank, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1–702–486–3132; email BCPINFO@ag.state.nv.us.

CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with nonaffiliates as described above. If you are a California resident and would like to exercise additional choices over your data, please click here.

Extra Privacy Policy

Last updated: March 23, 2026

The Aligned Company d/b/a Extra (formerly Thingy Thing Inc.), referred to as "Extra", "us," "our," or "we", values your privacy. This Privacy Policy ("Privacy Policy") explains Extra's privacy practices when you use the Extra website and the Extra mobile application (individually and collectively the "Site") and Extra's Services (as defined in the Extra Terms). By using or signing up for Extra's products or Services, in addition to this Privacy Policy, you also agree to Extra Terms of Service ("Extra Terms"), which may be viewed at https://extra.app/policies. Capitalized terms used but not defined in this Privacy Policy shall have the meanings assigned to them in the Extra Terms. This Privacy Policy includes the Federal Privacy Notice which covers how we treat your information that we may receive or collect about you. By using the Site or Extra's Services, you certify that you have reached the age of majority in the state of your residence, that you are a U.S. resident or citizen, and that you are not using this Site or Extra's Services for your or your employer's commercial purposes, and you agree to this Privacy Policy. We reserve the right to change this Privacy Policy from time to time with or without notice to you.

You acknowledge and agree that it is your responsibility to review the Privacy Policy. Your continued use of this Site and any offerings made available on the Site after a change is posted, including but not limited to use of Extra's Services, will constitute acknowledgment and acceptance of the then-published Privacy Policy. For purposes of the Privacy Policy, Extra refers to The Aligned Company and its owners, licensees, assigns, subsidiaries, affiliated companies, officers, directors, employees, sponsors, and third-party vendors and includes (without limitation) all parties involved in creating, producing, and/or delivering this Site and/or content and offerings available on this Site and/or Extra's Services.

Extra partners with either Evolve Bank & Trust (Member FDIC) or Patriot Bank, N.A. (Member FDIC) (each, an "Issuing Bank") to offer you the Extra Debit Card products and services. The Issuing Banks have retained either Marqeta, Inc. or Apto Payments, Inc., or its agents or service provider ("Program Manager"), to provide certain services on the Issuing Bank's behalf in connection with your Debit Card. Extra partners with Lead Bank to extend credit to you ("Loan Bank"). You authorize us to collect and share any of the personal information collected in connection with your use of or application for products or Services offered by Extra and any results of any investigation with the Issuing Bank, Loan Bank and/or the Program Manager in accordance with our Federal Privacy Notice, the Issuing Banks' Privacy Policy Notices: Evolve Bank & Trust's available at https://www.getevolved.com/privacy-policy/ and Patriot Bank, N.A.'s available at https://bankpatriot.com/Learn/Protection/Privacy-Security, and Lead Bank's Privacy Policy available at https://lead.bank/privacy-and-terms.

In order to access products and Services offered by Extra in connection with your Debit Card, you must also accept the Dwolla, Inc. ("Dwolla") Account Terms of Service (https://www.dwolla.com/legal/tos/) and Privacy Policy (https://www.dwolla.com/legal/privacy). You authorize us to collect and share with Dwolla your personal information, including full name, email address, and linked third-party bank account information, and you are responsible for the accuracy and completeness of that data.

BY ACCESSING THIS SITE OR USING PRODUCTS OR SERVICES OFFERED BY OR THROUGH EXTRA, YOU GIVE YOUR CONSENT THAT ALL PERSONAL INFORMATION MAY BE PROCESSED BY US IN THE MANNER AND FOR THE PURPOSES DESCRIBED BELOW, AND YOU AGREE TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, DO NOT ACCESS THE SITE OR USE PRODUCTS OR SERVICES OFFERED THROUGH EXTRA.

This Policy Will Cover:

- Personal Information We Collect And Use
- How We Use Cookies And Other Analytics Tools
- De-Identified And Aggregate Data
- Who We Share Information With
- Mobile Device Location Information
- Disclosures Applicable To California Residents
- Accessing and Correcting Your Information
- Children's Online Privacy
- Security
- Text Messaging (SMS) Program
- Effective Date
- Contact Us

Personal Information We Collect And Use

We collect personal information about you directly from you, automatically from your devices and from third parties when you use our Site or Extra's Services. We have outlined the personal information we collect and the purposes for its collection below.

Personal Information You Provide

You may provide us with your personal information directly through your interactions with us for the following purposes:

- *Account Registration*: When you register with us, we collect personal information to verify your identity and register you with an online profile, including your name, address, birth date, social security number or individual taxpayer identification number, and mobile phone number.
- *Communicate With You*: Information you provide so we can communicate with you, such as when you join a waitlist or to respond to your requests, including your name and email address.

Information Collected From Your Device(s)

We use automated tracking technologies such as cookies, pixels (web beacons), and embedded scripts on our Site which automatically collect information about your use of our Site and the performance and security of our Site. We collect information about you from your device or browser for the following purposes:

- *Operate the Site*: In order to operate and secure our Site, troubleshoot bugs and provide technical support, we collect certain information about your use of our Site, such as, internet protocol (IP) address, location information (derived from your IP address or other device information), domain name, actions you take on the Site including click information, log information, browser information, operating system, internet service provider, device type, operating system, and date/time stamp of your visit, automatically from your device or browser.
- *Analyzing and Improving our Site*: To better understand how our customers and visitors use the Site, to improve the Site, and to develop new products and services, we may collect browsing information, such as

where you click on the Site, the website or URL that may have directed you to the Site or that you just came from, or the URL that you go to after visiting the Site, device information, such as your browser type, operating system, or device type; and location information, (which may be derived from your IP address or other device information) automatically from your device or browser.

For more information about our use of cookies and other tracking technologies, see the "How we Use Cookies and other Analytics Tools" section below.

Information Collected From Third Parties

Further, we collect information provided by third parties, including third parties that provide services for us, for the following purposes:

- *Operate the Site*: In order to operate and secure our Site, troubleshoot bugs and provide technical support, we collect certain information about your use of our Site, such as, internet protocol (IP) address, location information (derived from your IP address or other device information), domain name, actions you take on the Site including click information, log information, browser information, operating system, internet service provider, device type, operating system, and date/time stamp of your visit, from third party service providers.
- *Analyzing and Improving our Site*: To better understand how our customers and visitors use the Site, to improve the Site, and to develop new products and services, we may collect, browsing information, such as where you click on the Site, the website or URL that may have directed you to the Site or that you just came from, or the URL that you go to after visiting the Site, device information, such as your browser type, operating system, or device type; and location information (which may be derived from your IP address or other device information) from third party service providers.
- *Protect our Business*: To protect and secure our business, systems, and the Site, to investigate, prevent, detect and respond to fraud, unauthorized access, or other potential threats to the rights and safety of any individual or third party, or other unauthorized activities or misconduct, we may collect information about your usage of the Site and log information (which includes IP address, device information, browser information, and date/time stamp from our third party service providers.

We may also collect information about you when you interact with Extra on social media websites or third-party websites. These websites include, but are not limited to, Facebook and Twitter. Your use of social media and third-party websites, and the information shared with us by such websites, is subject to those websites' privacy policies, terms of use, and settings for privacy and advertising.

Other Reasons We May Use Your Personal Information

In addition to the purposes we use your personal information above, we may use any of the information we collected from your use of the Site for the following purposes:

- *Defending Legal Rights*: To manage and respond to actual and potential legal disputes and claims, and to otherwise establish, defend, or protect rights or interests, including in the context of anticipated or actual litigation.
- *Auditing, Reporting, Governance and Internal Operations*: To conduct our business, including fulfilling our financial, tax and accounting obligations, such as audits, assessments, privacy, security, and financial controls, accounting, record keeping and legal functions, any actual or contemplated merger, acquisition, asset sale or transfer, financing, bankruptcy, or restructuring of all or part of our business.
- *Complying with Legal Obligations*: To comply with the law, our legal obligations and legal processes (such as warrants, subpoenas, court orders, and regulatory or law enforcement requests).
- *Marketing*: To send marketing and promotional materials including information relating to our products,

services, sales, or promotions, or those of our affiliates or business partners.

How We Use Cookies And Other Analytics Tools

Information may be collected using tools such as cookies and web beacons. We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or you provide to us. The information we collect automatically is only statistical data and does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. The technologies we use for this automatic data collection may include:

- *Cookies (or browser cookies)*. A cookie is a small data text file which is stored on your computer that uniquely identifies your browser. Cookies may include personalized information, such as your IP address, browser type, the server your computer is connected to, or the area code and ZIP code associated with your server. Most browsers are initially set up to accept cookies, but many browsers allow you to refuse some or all cookies or to indicate when a cookie is being sent. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Site.
- *Web Beacons*. Pages of our Site and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Extra, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).
- *Other Technologies*. We may use other tracking technologies and analytics tools, which may change from time to time as technology changes, to help diagnose problems and to administer our Site. We also may track browser types to help us understand our visitors' needs related to our Site design.

Third Party Analytics And Advertising

Some content or applications on the Site may be provided by third parties, including analytics companies and advertising providers.

These third parties may use cookies or other tracking technologies to collect information about you when you use our Site. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. We do not control these third parties' tracking technologies on our Site or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. Some of these third parties may provide you with ways to choose not to have your information collected or used for targeted advertising. For example, some of these companies may be members of the Network Advertising Initiative ("NAI") or the Digital Advertising Alliance ("DAA"), which allow you to opt out of certain types of data collection and use or out of receiving targeted ads from member companies. To opt out, visit http://www.networkadvertising.org/managing/opt_out.asp or www.aboutads.info.

One of the third-party services that we use is Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics may set cookies on your browser or mobile device or read cookies that are already there to collect information. Google Analytics collects information such as how often you use our Site and how you use our Site. We use the information provided by Google Analytics to improve the Site. For more

information regarding how Google collects, uses, and shares your information and how to opt out of certain uses please visit http://www.google.com/ policies/privacy/partners/. By using the Site, you consent to the processing of information about you by Google as described here and in Google's privacy policy.

Third Party Links And Social Media

Our Site may provide links to other websites. Please be aware that when you click on one of these links, you are going to another website, even though the Extra logo, banner, or tool bar may still be visible. Information you enter on these other websites is being collected by those websites, not Extra. Their privacy policies may allow disclosures and uses of personal information that are not allowed by Extra. We encourage you to read the privacy policies of these linked websites as they may differ from ours.

To the extent you elect to use Plaid, Inc. ("Plaid") through this Site to connect your personal and financial information, you understand and acknowledge that: Extra uses Plaid to gather end user's data from financial institutions. By using our service, you grant Extra and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy (https://plaid.com/legal/). Your information collected through the Site may be combined with other information we collect about you from third party sources.

WE WILL NEVER REQUEST ANY OF YOUR PERSONAL FINANCIAL INFORMATION ON ANY SOCIAL MEDIA WEBSITE. If you are asked for personal financial information on a third-party website, such as bank account information or your Social Security number, we recommend that you DO NOT provide it.

Do Not Track Signals

Your browser settings may allow you to automatically transmit a "do not track" signal to online services you visit. The Site does not respond to "do not track" signals sent by internet browsers.

Please note, if you set your browser to disable cookies or other tracking technologies, your experience using our Site may be limited, may not function properly, or may not work at all.

De-Identified And Aggregate Data

We may de-identify or aggregate data for our legitimate business purposes. Where we de-identify or aggregate data, it is no longer personal information. We commit to maintain and use de-identified or aggregate data in de-identified form and not attempt to re-identify the information, except where permitted by law. We may disclose de-identified data to third parties who commit themselves to maintaining the de-identified data and not attempt to re-identify the data for any legitimate business purpose.

Who We Share Information With

We may share your personal information with third parties for the following purposes:

- Third party service providers who assist with aspects of our business operations such as fraud prevention, bill collection, marketing and technology services.
- Financial institutions with which we partner.
- In aggregated or de-identified form to third parties for our benefit.

- Companies that we contemplate a corporate transaction with, such as a merger or acquisition. (In such event, we will require that the surviving entity follow this Privacy Policy with respect to your personal information. You will receive prior notice of any material change in this Privacy Policy or as otherwise required by law.)
- Law enforcement, government officials, or other third parties when: we are compelled to do so by a subpoena, court order or similar legal procedure; or we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of the Extra Terms or related policies. We fully cooperate with law enforcement agencies in identifying those who use our Site for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.
- Other third parties with your consent or direction to do so. We do not sell personal information, and we will not share personal information except as described in this Privacy Policy, and related policies.

Mobile Device Location Information

In order to use a product or Service offered by or through Extra, it is required that you enable the transmission of location information from your mobile phone or mobile device. If the transmission of such information is disabled and you attempt to make a purchase or initiate a transaction, whether at a point-of-sale or through the Internet, we may decline the purchase or transaction. We use the location information we collect to mitigate fraud and other reasons identified under the “How We Use Information” section above.

Our Site may also include social media features, such as the Facebook “Like” button, and other widgets, such as the “Share” button or interactive mini-programs provided by third parties.

Communications Preferences

Extra or its affiliates may, from time to time, send you e-mails regarding new products that we feel may interest you. To update your marketing preferences to stop receiving these e-mails from us, you can "opt-out" or "unsubscribe" by following the instructions included in each e-mail. Please note that we will still provide responses to your questions, information that you request about a product or service, and e-mails for account-related purposes even if you revise your marketing preferences to opt out of receiving promotional material.

Disclosures Applicable To California Residents

The California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA) requires us to disclose information related to the privacy rights that California Residents have regarding their personal information, the Legal Categories of personal information we have collected (including the source, purpose, and business purposes we may share your personal information and with whom), and the process for exercising your rights under California Law. If you are a California Resident, this section is applicable to you.

All capitalized terms used in this Section not defined in this Privacy Policy shall have the same meanings as given under the CCPA and CPRA.

Legal Categories Of Personal Information

To help describe our practices in the preceding twelve (12) months, including the Legal Categories, Sources, Purpose for Collection and Use, and our Sharing with Third Parties for a Business Purpose, we have summarized this in the chart below. We have not sold Personal Information to Third Parties in the preceding twelve (12) months.

Category	Sources	Purposes for Collection and Use	Sharing with Third Parties for a Business Purpose
A. Identifiers. A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	· Directly From You · Automatically From Your Device · Third Parties	· Account Registration · Operate the Site · Improve the Platforms and Services · Marketing	· Security · Analytics · Operate the Site

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, marital status, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	· Directly From You · Third Parties	· Account Registration · Marketing	· Not Shared
C. Protected classification characteristics under California or federal law. Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	· Not Collected	· Not Collected	· Not Collected
D. Commercial information. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	· Not Collected	· Not Collected	· Not Collected

E. Biometric information. Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, DNA data, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	· Not Collected	· Not Collected	· Not Collected
F. Internet or other similar network activity. Browsing history, search history, information on an employee's interaction with a website, application, or advertisement.	· Automatically from Your Device · Third Parties	· Analytics · Improve Site and Services · Operate the Site	· Security · Fraud Prevention · Analytics · Improve the Site and Services
G. Geolocation data. Data that can identify a consumer's physical location or movements.	· Automatically from Your Device · Third Parties	· Operate the Site	· Not Shared
H. Sensory data. Audio, electronic, visual, olfactory, or similar information.	· Not Collected	· Not Collected	· Not Collected
I. Professional or employment-related information. Current or past job history or performance evaluations.	· Not Collected	· Not Collected	· Not Collected
J. Education information as defined by the Family Education Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99). Information that is not publicly available maintained by an education agency or institution related directly to a student.	· Not Collected	· Not Collected	· Not Collected

K. Inferences drawn from other personal information. Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	· Not Collected	· Not Collected	· Not Collected
L. Sensitive personal information. Personal information that reveals a consumer's: Social Security number, driver's license number, state identification card number, or passport number; a consumer's account log-in, financial account, debit card, or credit card number in combination with any security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, religious or philosophical beliefs, or union membership; the contents of a consumer's mail, email, and text messages (not business related); genetic data; biometric data used to uniquely identify a consumer; health data; or data related to sex life or sexual orientation.	· Not Collected	· Not Collected	· Not Collected

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, we have disclosed the following categories of Personal Information for a business purpose:

Category A: Identifiers.
Category B: Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).
Category G: Geolocation data.
Category F: Internet or Other Similar Network Activity.

No Sales of Personal Information

In the preceding twelve (12) months, we have not sold any Personal Information.

California Privacy Rights

For the Personal Information that we collect about you pursuant to this Policy, you may have the following rights or choices that we will accommodate where your requests meet legal and regulatory requirements and do not risk making our other data less secure or changing our other data. You may also designate an authorized agent to make a request on your behalf.

Access/ Know: You may have the right to know the categories of Personal Information collected about you, the business purposes we use and share your Personal Information, and to know whether your Personal Information is disclosed / Sold and to whom. You also may have the right to access your Personal Information and to receive a copy of your information.

Deletion: You also may request that we delete your Personal Information. Note, however, that we may not always be able to comply with your request to delete for specific legal reasons, in which case we will notify you of these reasons.

Limit Use and Disclosure of Sensitive Personal Information: You may have the right to direct us to limit our use of your sensitive Personal Information to that use which is necessary to perform the services and which is reasonably expected by the average consumer requesting the services.

Non-Discrimination / Non-Retaliation: You may have the right not to receive discriminatory treatment by us because you exercise your privacy rights.

Opt out of the Sale or Sharing: You may have the right to opt out of the Sale of your Personal Information, to the extent applicable. We do not engage in the Sale of Personal Information. You may also have the right to request that we do not share certain Personal Information with third parties.

Opt out of Profiling and/or Cross-Context Behavioral Advertising: You may have the right to opt out of the Processing of your Personal Information for the purposes of Cross Context Behavioral Advertising or Profiling which is used in furtherance of decisions that produce legal or similarly significant effects. “Profiling” means any automated processing of Personal Information to evaluate, analyze, or predict aspects concerning an individual's economic situation, health, personal preferences, interest, reliability, behavior, location or movements. We do not engage in Profiling or Behavioral Advertising activities.

Request Correction: You may have the right to request correction of the Personal Information that we hold about you. We may need to verify the accuracy of the new data you provide to us.

Additional California Privacy Rights (Shine the Light Notice)

Pursuant to California Civil Code § 1798.83 (California Shine the Light Law), California residents may have the right to request:

- A list of the categories of the “Personal Information” as defined by law disclosed to third-parties without your consent, other than with our affiliates, for direct marketing purposes during the preceding calendar year; and
- The nature of the third-parties' business, if any.

We do not share Personal Information with non-affiliate third parties for their direct marketing purposes absent your consent. If you are a California resident, you may request information about our compliance with the Shine the Light law and/or withdraw previously given consent to sharing with non-Affiliate third parties for their direct marketing purposes by contacting using the methods in the “Contact Us” section below. Please note that we are only required to respond to one request per customer each year, and we are not required to respond to requests made by means other than those provided in the Contact Us section.

How To Make A Request And What To Expect

How to Make a Request. If you are a California Resident and you would like to make a request to exercise any of

your privacy rights, you should contact us using the information in the "Contact Us" section below.

Verification. For some requests, we may be required to verify your identity, meaning that we need to make sure that you are the individual about whom the personal information we hold relates. Where we request information to verify your identity, we will not ask you to provide new information that we do not already hold about you.

Responding to Requests. Your request will be evaluated to determine whether the request meets the legal requirements and if we are able to honor it. For example, we may not be able to re-identify information relating to an individual who visits our Platforms but is not a customer with us. We make every effort to respond to privacy requests within forty-five (45) days of when they are made to us. In the event that we need more time, we will notify you.

Requests by Authorized Agents. You may designate an authorized agent to make a request on your behalf. Privacy laws require that any request you submit to us is subject to an identification and verification process, and confirmation of the agent's authority, which may include attestation under penalty of perjury. Absent a power of attorney, we will also require the consumer to verify their own identity. We may verify identity based on matching information you provided with data we have maintained on you in our systems.

Accessing and Correcting Your Information

You can review and change your personal information by accessing the Extra mobile application. You may also send us an email at hey@extra.app to request access to, correct or delete any personal information that you have provided to us. We cannot delete your personal information except by also deleting your user account. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Children's Online Privacy

You must be at least the age of majority in the state of your residence to have our permission to use this Site. We do not knowingly collect, use, or disclose information about visitors who are under the age of 13.

Our Site is intended for adults, and it is not directed to children. If you believe that a child under the age of 13 has given us information, you may e-mail us at hey@extra.app. Please include "COPPA" in the subject line.

Security

We strive to take appropriate security measures to protect against unauthorized access to or unauthorized alteration, disclosure, or destruction of your personal information. Unfortunately, no method of data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) the security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed. We encourage you to be careful when using the Internet or transmitting data through a wireless network. We do not accept liability for unintentional disclosure.

Text Messaging (SMS) Program

This section explains how Extra collects and uses information about you in relation to its text message (SMS) program (the "Messaging Service"). We use Twilio, Inc. ("Messaging Provider") to provide the Messaging Service to you. For the purposes of the Messaging Service, the Messaging Provider acts as our service provider and data processor of your information.

Telephone Consumer Protection Act Communication (TCPA) Consent. By signing up to receive text messages from us via our Messaging Service, you also agree to the Extra Terms, in addition to this Privacy Policy, and the following:

- You consent to use of an automatic telephone dialing system ("ATDS") and/or artificial or prerecorded messages by Extra and its affiliates, agents and service providers ("we," "us," "our") for any lawful purpose, including marketing messages, to any telephone number you provide to us, now and in the future, including SMS text messages to cellular telephone numbers. This text consent for marketing communications is not required as a condition for purchase.
- You understand and agree these communications may include your personal information.
- We will not charge you for any communication we make or attempt, but your service provider may. If you wish to withdraw your consent to receive ATDS texts or artificial or prerecorded messages for non-emergency purposes, you agree to do so by calling us at (844) 932-3955, by replying STOP in response to text messages, or by sending us an email at hey@extra.app.
- You understand and agree that we may always communicate with you in any manner allowed by law that does not require your consent.
- You agree to notify us if any telephone number you have provided us changes or is reassigned to a new subscriber.
- You certify you are authorized to provide this consent because you are either the subscriber of the telephone number or a non-subscriber customary user with authority to provide this consent.

Collection of Information. We collect various information on our behalf from and about you, including information you directly provide when you use the Messaging Service. For example, we collect the phone number and email address you provided when signing up for the Messaging Service. When you send messages via the Messaging Service, we will also collect your messaging history and any information included in those messages. We may also collect information about you using cookies or similar technologies. Cookies are pieces of information that are stored by your browser on the hard drive or memory of your device. Cookies enable personalization of your experience on the Messaging Service.

Use of Information. We use your information to deliver, analyze, maintain and support the Messaging Service. We may also use your information to enhance the Messaging Service features and customize and personalize your experiences on the Messaging Service.

Sharing of Information. We may share, transfer, or disclose your information, if you consent to us doing so, as well as in the following circumstances:

- Service Providers – We may share your information with third parties to help us provide the Messaging Service to you.
- Corporate Affiliates – We may share your information with our corporate affiliates.
- Legal Requirement and Protection of Extra and Others – We may disclose your information as we believe such disclosure is necessary or appropriate to: (i) comply with applicable law and legal processes; (ii) respond to requests from public and government authorities, including public and government authorities outside your country of residence; (iii) enforce a contract with us; (iv) protect our rights, privacy, safety, or property, and/or that of our affiliates, you or others; and (v) allow us to pursue available remedies or limit the damages that we may sustain.

From time to time, we may share aggregate or de-identified information about use of the Messaging Service and such aggregated or de-identified information may be shared with any third party, including advertisers,

promotional partners, and sponsors.

Retention of Information. We retain your information for as long as you participate in the Messaging Service or as needed to comply with applicable legal obligations. We will also retain and use your information as necessary to resolve disputes, protect us and our customers, and enforce our agreements.

Choices and Controls. You can opt-out of receiving further text messages via the Messaging Service by responding to any of our text messages with any of the following replies: STOP, END, CANCEL, UNSUBSCRIBE, or QUIT. For additional opt-out information, please review the Extra Terms, and related policies.

Customer Care. If you are experiencing any problems with the Messaging Service, please email with details about your problem or your request for support at hey@extra.app.

Effective Date

This Privacy Policy is effective as of the date that it is last updated. Unless otherwise stated, any modifications to this Privacy Policy will go into immediate effect after they have been posted, as indicated by the "Last updated" first shown above. If we make material changes to how we treat our users' personal information, we will notify you by email to the email address specified in your account and/or through a notice on the Site home page or in the Extra mobile application. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Site and this privacy policy to check for any changes.

Contact Us

If you have any questions about this Privacy Policy, please feel free to contact us at:

The Aligned Company dba Extra
c/o Orchard
195 Broadway, Floor 24
New York, NY 10007
Phone: (844) 932-3955
hey@extra.app