

ALEATORY FINANCE

Rev. 04/2026

| FACTS | WHAT DOES ALEATORY FINANCE, LLC 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? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores 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 Aleatory Finance, LLC chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Aleatory Finance, LLC 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 | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non-affiliates to market to you | Yes | Yes |

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| To limit our sharing | <p>Call us toll free at 833-708-0374 and one of our representatives will update your privacy choices.</p> <p>Please note: 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> |
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| Questions? | 833-708-0374 or to go to www.aleatoryfinance.com |
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| Who we are | Aleatory Finance, LLC |
| What we do | |
| How does Aleatory Finance, 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. |
| How does Aleatory Finance, LLC, collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none">▪ Open an account or apply for a loan▪ Give us your income information or provide employment information▪ Give us your contact information 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 <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 non-affiliates 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. |
| 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. <ul style="list-style-type: none">▪ Our affiliates include companies that have common corporate ownership or control with Aleatory Finance, LLC, such as NCP Finance Ohio, LLC and Total Loan Services, LLC |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ Nonaffiliates that we share with can include financial companies to offer additional products and services and technology companies such as Marker Trax, LLC and affiliates. |
| Joint marketing | An agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ <i>Our joint marketing partners include</i> other financial companies. |
| Other important information | |
| You may have other privacy rights in some states under state law. To the extent that such state laws apply, we will comply with them when we share information about you. | |