

FACTS

WHAT DOES KMD PARTNERS, LLC d/b/a CreditNinja 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 employment information
- Income and checking account information
- Credit history and payment history

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 KMD Partners, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KMD Partners, 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 855-646-5201 —our menu will prompt you through your choice(s) or
- Visit us online: <https://creditninja.com/opt-out>

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 855-646-5201 or go to support@creditninja.com

Who we are

Who is providing this notice?

KMD Partners, LLC

What we do

How does **KMD Partners, 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 **KMD Partners, LLC** collect my personal information?

We collect your personal information, for example, when you

- Apply for credit or give us your income information
- Provide account info or provide employment information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, and 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.]

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 that have common corporate ownership with KMD Partners LLC, operating under CreditNinja.*

Nonaffiliates

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

- *Nonaffiliates we share with can include direct marketing companies for application resell, direct mail and 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

We automatically collect certain information when you use our Site. This information may include: "clickstream" data, including information regarding which of our web pages you access, the frequency of such access, and your product and service preferences; device information, including hardware model, operating system, browser, or IP address; and mobile device information, including telephone number, the unique device identifier assigned to that device, mobile carrier, or other device attributes.