



## Federal Privacy Notice

Rev: 03/14/2023

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?	<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 bank account information</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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?
<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	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

To limit our sharing:	<p>Email us: <a href="mailto:hey@extra.app">hey@extra.app</a></p> <p><b>Please note:</b></p> <p>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>
Questions?	Email us at <a href="mailto:hey@extra.app">hey@extra.app</a>

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?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for an Extra card or give us your personal information</li> <li>• pay your bills</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, affiliates or other technology companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Extra does not share with affiliates so they can market to you</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Extra does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Extra doesn't jointly market</i></li> </ul>

Other important information	
<p>For questions or complaints about your service, contact Extra at 1 (844) 932-3955 or <a href="mailto:hey@extra.app">hey@extra.app</a>.</p> <p>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.</p>	



## Extra Privacy Policy

*Last updated: March 14, 2023*

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 the Evolve Bank & Trust (Member FDIC) or Patriot Bank, N.A. (Member FDIC) (“Issuing Bank”) to offer you financial products and services. The Issuing Bank has retained 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. 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 and/or the Program Manager in accordance with the Issuing Bank’s Privacy Policy Notice, 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>.

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.**

## Types of Information We Collect

We collect any information that you provide to us on the Site, in using or signing up for Extra's Services or through your access to or use of the Site or Extra's Services. This includes, but is not limited, to:

Information you provide to join a waitlist and sign up for products or Services offered by Extra, such as your name and e-mail address;

- Information you provide to apply for Extra branded products and Services, such as your Social Security number or income information;
- Information about your use of Extra branded products and Services, such as your transaction history;
- Browsing information, such as where you click on the Site, the website or Uniform Resource Locator ("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.

*Identity Verification.* In addition to the above, Extra may request certain identifying information in order to comply with applicable laws, policies, and regulations. This information includes, but is not limited to, your name, photographic identification, address, phone number, e-mail address, date of birth, and social security number.

## How We Collect Information

We collect information when you voluntarily provide it to us, as well as through automatic data collection technologies. For example, if you elect to provide your name or e-mail address, or both, to sign up for products or Services offered by Extra or an Extra waitlist or be notified of an upcoming product launch, we will collect that information. We also collect information when we process your application or service your account in connection with products and services offered by or through Extra. Additionally, we also collect information through your phone or mobile device. Further, we collect information provided by third parties, including third parties that provide services for us, such as credit reporting agencies, data providers, and identity verification and fraud detection service providers.

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).

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.

**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.

### **How We Use Information**

We will primarily use the information we collect to provide product or service offerings to you as they become available. We may also use the information we collect for any other legitimate business purpose.

For example, we may use the information we collect:

- To respond to your requests or questions;
- To provide you with the products or services that you request;
- To inform you of products or services that we think may be of interest to you;
- To enhance Site operations;
- To improve marketing or promotional efforts;
- To better understand the interests of Site visitors to design products or services;
- To analyze Site use and observe your behavior and browsing activities over multiple websites and platforms;
- To customize Site content, layout, and services;
- To recognize authorized devices;
- To prevent fraud;
- To enforce our agreements;
- For any other purpose for which you provide consent; or
- As otherwise permitted or required by law.

Aggregate or anonymous data may be used for any legitimate business purpose at any time.

### **Who We Share Information With**

We may share this personal information with:

- Third party service providers who assist with aspects of our business operations such as fraud prevention, bill collection, marketing and technology services. Our agreements with these service providers dictate that they only use your information in connection with the services they perform for Extra and not for their own benefit.
- Financial institutions with which we partner.
- Companies that we plan to merge with or be acquired by. (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 change in applicable policy.)
- 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 personally identifiable

information, and we will not sell personally identifiable information except as described in this Privacy Policy, and related policies.

- If we ever decide to sell personally identifiable information, we will provide you with notice and a right to opt- out of such sale.

### **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.

### **Third-Party Collection of Information**

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

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.

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](http://www.networkadvertising.org/managing/opt_out.asp) or [www.aboutads.info](http://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. 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.

## Privacy Preferences

We 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.

## 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](mailto: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](mailto:hey@extra.app). Please include “COPPA” in the subject line.

## California Privacy Rights

The California Consumer Privacy Act of 2018 (CCPA) provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

*Exercising Your Rights to Know or Delete.* To exercise your rights to know or delete described above, please submit a request by either:

- Emailing us at [hey@extra.app](mailto:hey@extra.app); or
- Contacting Concierge in the Extra mobile application or on the Extra website at <https://extra.app/>.

Only you, or someone legally authorized to act on your behalf, may make a request to know or delete related to your personal information. To designate an authorized agent, please contact us using one of the methods described above.

You may only submit a request to know twice within a 12-month period. Your request to know or delete must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, which may include your name, contact information, and other personal information that you had previously provided on your application; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We will match the personal information that you provide to us with personal information that we already maintain about you in order to verify your identity. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. You do not need to create an account with us to submit a request to know or delete.

We will only use personal information provided in the request to verify the requestor's identity or authority to make it.

We may not be able to honor each request that we receive, but if we are unable to do so, we will respond to let you know our reasons. We will not discriminate against you if you choose to exercise any of your rights as described in this section.

## **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.

## **Do Not Track**

The Site does not respond to "do not track" signals sent by Internet browsers.

## **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](mailto: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.
- 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](mailto: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 d/b/a Extra**

**360 East Second Street, Suite 809**

**Los Angeles, CA 90012**

**Phone: (844) 932-3955**

**[hey@extra.app](mailto:hey@extra.app)**