

## **CONSENT TO SHARING PERSONALLY IDENTIFIABLE INFORMATION (“PII”)**

By applying for a loan, card, or account that the Fintechs (defined below) make or arrange, you consent to the Fintechs sharing your personally identifiable information (“PII”) and loan/account performance history with the Unaffiliated FIs (defined below) for which the Fintechs provide services. Please review this PII Consent for details concerning the matters listed below.

- The Definitions of Fintechs and Unaffiliated FIs.
- Your consent to PII sharing.
- Your right to opt-out of the PII sharing disclosed in this document.

### **1. Entities Receiving Your Consent**

In this PII Consent, the term “*Fintechs*” means, collectively, NinjaHoldco, LLC and those subsidiaries of NinjaHoldco, LLC listed below, which conduct business under the brand CreditNinja® or NinjaCard® or operate on the website [www.creditninja.com](http://www.creditninja.com) or [www.ninjacard.com](http://www.ninjacard.com).

- CreditNinja Lending, LLC;
- NinjaCard, LLC;
- Ninja Loan Finder, LLC;
- NinjaServicing, LLC;
- KMD Lending, LLC;
- KMD Wisconsin, LLC; and
- Financial Marketing and Servicing, LLC.

The term “Unaffiliated FIs” means, collectively, the unaffiliated financial institutions for which the Fintechs provide services. These Fintech services include:

- arranging installment loans made by
  - First Electronic Bank, an FDIC-insured, state-chartered industrial bank headquartered in Salt Lake City, Utah (“*FEB*”) and
  - CC Connect, a division of Capital Community Bank, an FDIC-insured, Utah state-chartered bank (“*CCB*”);
- acting as a credit access business (“*CAB*”) for Texas installment loans made by
  - PCAM CREDIT VI, LLC, a Delaware limited liability company (“*PCAM*”);
- acting as a program manager for the NinjaCard® Flexbanking™ services performed by
  - Republic Bank of Chicago, Member FDIC (“*RBC*”); or
- acting as a program manager for the NinjaCard® Flexline™ services provided by FEB and otherwise arranging lines-of-credit (“*LOC*”) made by FEB.

Without limiting the generality of the PII-sharing consent you authorized in the introductory paragraph of this document, you authorize the Fintechs to share your PII with the Unaffiliated FIs—including in the instance that your application for a loan, card, account, or other financial product—submitted on [www.creditninja.com](http://www.creditninja.com), [www.ninjacard.com](http://www.ninjacard.com), or other Fintech-hosted website—is denied or deemed incomplete or withdrawn.

## 2. Entities Receiving Your Consent

You have the right to opt-out of the PII sharing described in this PII Consent. To opt-out, use the contact information listed below that is appropriate for the product you have requested.

For financial services delivered under the CreditNinja® brand or from the [www.creditninja.com](http://www.creditninja.com) website (e.g., FEB installment loans, CCB installment loans, or PCAM Texas installment loans), you may contact the Fintechs' Customer Service Group at:

CreditNinja, Attn: Customer Service Group  
222 South Riverside Plaza, Suite 2200  
Chicago, Illinois 60606  
[support@creditninja.com](mailto:support@creditninja.com)  
855-646-5201 (855-NINJA01)

For financial services delivered under the NinjaCard® brand or from the [www.ninjacard.com](http://www.ninjacard.com) website (e.g., Flexbanking™ provided by RBC or Flexline™ provided by FEB), contact the Fintechs' Customer Service Group at:

NinjaCard, Attn: Customer Service Group  
222 South Riverside Plaza, Suite 2200  
Chicago, Illinois 60606  
[support@ninjacard.com](mailto:support@ninjacard.com)  
855-646-5242 (855-NINJA42)