rev. August 2025

# FACTS

## WHAT DOES CURRENT 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:<br>■ Social Security number and transaction history<br>■ Account transactions and account balances<br>■ Purchase history and payment history<br>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 Current chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Current 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** | No | We don't share |
| **For nonaffiliates to market to you** | No | We don't share |

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| Questions? | Call 1-888-851-1172 or go to current.com |

| Who We Are | |
|---|---|
| **Who is providing this notice?** | The Current companies, including Finco Services, Inc., Finco Advance LLC, and Finco Borrow LLC |
| **What We Do** | |
| **How does Current 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.<br>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| **How does Current collect my personal information?** | We collect your personal information, for example, when you<br>■ Open an account<br>■ Use your credit card<br>■ Pay your bill<br>■ Give us your income information<br>■ Give us your contact information<br><br>We also may 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<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>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.<br>■ *Our affiliates include Finco Services, Inc., Finco Advance LLC, and Finco Borrow LLC* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *Current 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.<br>■ *Current's joint marketing partners include lenders and other financial institutions* |

## Other important information

**California residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

**Nevada residents:** We are providing you with this notice pursuant to Nevada law. If you prefer not to receive marketing calls from

us, please call us at 1-888-851-1172, send us an email at support@current.com, or write to us at 217 Centre Street, #180, New York, NY 10013.

**Vermont residents:** We will not disclose information about your creditworthiness to our affiliates and we will not disclose your personal financial information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.