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You may direct Stilt to retrieve your information maintained online by third-party financial institutions and social media platforms such as LinkedIn® with which you have customer relationships, maintain accounts or engage in financial transactions ("Account Information"). Stilt works with one or more online financial service providers under contract to access this Account Information. Stilt does not store any user account credentials for your

information. The online financial service providers store your login credentials securely in a separate database using multi-layered hardware and software encryption.

Stilt uses the information you provide access to from third-party sites – including account balances, transaction history, and length of membership – in order to determine your eligibility for a loan and in responding to your questions. Stilt is not responsible for the accuracy of the information maintained by or on third-party sites, nor for products or services offered by or on such sites.

Anonymous, aggregate information, comprising financial account balances, other financial account data, or other available data that is provided to you, may be used by our third party vendors to conduct certain analytical research, performance tracking and benchmarking. Our third party vendors may publish summary or aggregate results relating to metrics comprised of research data, from time to time, and distribute or license such anonymous, aggregated research data for any purpose, including but not limited to, helping to improve products and services and assisting in troubleshooting and technical support. Your personally identifiable information will not be shared with or sold to third parties.

Your Credit Report

We may request consumer reports on you in connection with your application for credit and subsequently in connection with any extension of credit, update, renewal, review or collection of your account or any other lawful purpose. Upon your request, we will inform you of the name and address of any consumer reporting agency from which we obtained your consumer report.

You are allowed to receive one free credit report under the Fair Credit Reporting Act from each of the three U.S. national credit reporting agencies (Experian, Equifax, and TransUnion) during any twelve-month period. You may also be able to receive free credit reports as permitted by state law (you may contact your state or local consumer protection agency or state attorney general to learn more about your rights under state law). For information on obtaining a free credit report from Experian, Equifax or TransUnion you may

contact them directly at www.experian.com , www.equifax.com and www.transunion.com .

Use of Credit Profile for Identity Verification

By submitting an application, I am certifying that I understand the services being requested are regulated by the Fair Credit Reporting Act and that permissible purpose is required. Any special procedures established by Stilt Operations LLC ("Stilt") for obtaining your authorization to receive information from your personal credit profile from Experian have been met. Furthermore, I certify that I have initiated a transaction with Stilt, and that the services being requested will be used solely to confirm my identity to avoid fraudulent transactions in my name.

Rights You Grant to Us

By submitting information, data, passwords, usernames, PINs, other sign-in information, materials and other content to Stilt through the Site, you are licensing that content to Stilt solely for the purpose of evaluating your loan application and providing related services to you. Stilt may use and store the content to evaluate your loan application and to provide services to you. By submitting this content to Stilt, you represent that you are entitled to submit it to Stilt for use for this purpose, without any obligation by Stilt to pay any fees or other limitations.

By using the "Connect Accounts" feature of the loan application process, you expressly authorize Stilt to access your Account Information maintained by identified third parties, on your behalf as your agent. When you use the "Connect Accounts" feature of the Site, you will be directly connected to the website for the third party you have identified. Stilt will submit information including usernames and passwords that you provide to sign you into the third party site. You hereby authorize and permit Stilt to use information submitted by you to the Site (such as account passwords and user names) to accomplish the foregoing and to configure the Site so that it is compatible with the third party sites for which you submit your information. For purposes of this Agreement and solely to provide you with services in connection with your application for a loan, you grant Stilt a limited power of attorney, and appoint Stilt as your attorney-in-fact and agent, to access third party sites, retrieve and

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Collection of Information

If Stilt extends credit to you, it may consider the bank account you provided during the application process as eligible to process payments against if you permit Stilt to do so. As part of Stilt's information collection process, we may detect additional bank or financial accounts under your ownership. Stilt may

consider these additional accounts to be part of the application process and may use information from or about such accounts in deciding whether to approve your loan application.

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Session cookies do not stay on your computer after you close your browser.

Persistent cookies remain on your computer until you delete them or they expire.

Generally speaking, web browsers automatically accept cookies by default. That being said, you can typically prevent cookies or selectively accept cookies by adjusting the preferences in your browser. If cookies are not accepted, most features of our site will not be available to you.

Stilt does not store passwords or any other information about a visitor without an Stilt account in a cookie that would identify them, locate them, and determine their preferences or their financial activity. Aggregated client information may help Stilt assess the performance of its website and develop strategies to maximize utility.

How long does Stilt keep personal information?

Stilt will maintain the information that is necessary to enable Stilt to provide the requested service and only for as long as it takes Stilt to provide any such requested service.

Stilt may still need to keep personal details of clients to ensure that systems reflect your preferences even if a client has chosen to opt out of allowing Stilt to use that client's personal details for marketing purposes.

Stilt may keep records of any transactions a client enters into on the Stilt Website for a minimum of six years from the end of Stilt's relationship with the client.

Stilt may keep other information about a client only to the extent necessary to comply with applicable laws and to further legitimate business needs.

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accesses in an unauthorized manner the servers, networks, or other properties or services of any third party; and (e) use the Developer Application or data provided via the Developer Application in any way in furtherance of criminal, fraudulent, or other unlawful activity. You must comply with applicable laws and regulations in using, accessing or distributing the Developer Application, including any data provided via the Developer Application.

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