

## Gramm-Leach-Bliley Notice

### I. Purpose

AlmaPact Inc. d/b/a Stride Funding, along with its subsidiaries and affiliates (collectively, "Stride"), is providing this notice in accordance with the Gramm-Leach-Bliley Act ("GLBA"), and to make you aware of your rights and our obligations with regards to your sensitive, non-public, personal information ("Covered Information").

### II. Definitions

**"Affiliates"** means any financial or nonfinancial company within the direct or indirect ownership or control of Stride's ultimate parent company; provided, however, that Affiliates shall expressly exclude Stride Fund I, or any other portfolio companies of venture capital investors owning less than 50% of Stride.

**"Nonaffiliates"** means companies not related by common ownership or control. They can be financial and nonfinancial companies.

**"Joint Marketing"** means a formal agreement between Nonaffiliates and Stride that together market financial products or services to you.

### III. What does Stride 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:

- Name, address, email address, and phone number
- Income and Social Security number
- Account balances and payment history
- Credit history and credit scores
- College transcripts and standardized test scores

#### 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 Stride chooses to share; and whether you can limit this sharing.

## IV. How does Stride share your personal information?

Reasons we can share your personal information	Does Stride share?	Can you limit us 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	<b>Yes.</b> Stride shares this information with our origination, servicing, and credit bureau partners, as well as with your educational institution, and to the extent legally required.	<b>No.</b> The only way to limit the sharing of Covered Information for this purpose is to not obtain any of Stride’s products or services.
<b>For our marketing purposes</b> —to offer our products and services to you	<b>Yes.</b> As appropriate, we may share your information with our marketing partners to help offer you our products and services.	<b>Yes.</b> By following the instructions provided below.
<b>For Joint Marketing with other financial companies</b>	<b>Yes.</b> As appropriate, we may share your information with Nonaffiliates for the purpose of Joint Marketing.	<b>Yes.</b> By following the instructions provided below.
<b>For our Affiliates’ everyday business purposes</b> —information about your transactions and experiences	<b>Yes.</b> Stride shares this information with our Affiliates solely for the purpose of providing you with the product or service you have obtained from Stride.	<b>No.</b> The only way to limit the sharing of Covered Information for this purpose is to not obtain any of Stride’s products or services.
<b>For our Affiliates’ everyday business purposes</b> —information about your creditworthiness	<b>Yes.</b> Stride shares this information with our Affiliates solely for the purpose of providing you with the product or service you have obtained from Stride.	<b>Yes.</b> By following the instructions provided below.
<b>For our Affiliates to market to you</b>	<b>No.</b> Our Affiliates do not market to you.	<b>N/A</b>
<b>For Nonaffiliates to market to you</b>	<b>Yes.</b> From time-to-time, and only if you have provided consent, Stride will share your information with Nonaffiliates	<b>Yes.</b> By following the instructions provided below.

	who market products or services.	
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## V. What does Stride do to protect your personal information?

### How does Stride protect your 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 Stride collect my personal information?

We collect your personal information, for example, when you

- Enter into an income share agreement
- Make payments under your income share agreement
- Update any information or request any changes under your income share agreements

We also 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

- 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.

## VI. How can you limit our sharing of information?

To limit our sharing of your information, as permitted in Section IV above, you can reach out to Stride via any of the following methods:

- Call (214) 775-9960, and select option 1
- Email us at [support@stridefunding.com](mailto:support@stridefunding.com), providing your Name and Account Number and indicating your selection of any/all of the following:
  - Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
  - Do not allow your affiliates to use my personal information to market to me.
  - Do not share my personal information with nonaffiliates to market their products and services to me.
- Mail in the **form** below

**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.

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### Gramm-Leach-Bliley Mail-in Form

<b>Name</b>	_____
<b>Address</b>	_____
<b>City</b>	_____
<b>State</b>	_____
<b>Zip code</b>	_____
<b>Account #</b>	_____

**Please mark any/all you want to limit:**

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

**Mail to:**

Stride Funding  
5960 Berkshire Lane, Sixth Floor  
Dallas, Texas 75225