Rev. December 2022

FACTS

WHAT DOES MOMNT TECHNOLOGIES, INC. 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:

- Social Security number and Income
- Account balances, payment history and transaction history
- Credit history, credit scores and employment information
- Credit card or other debt

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 Momnt Technologies, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Momnt 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Go to support@momnt.com or call us at 855-943-3485

Who we are	
Who is providing this notice?	Momnt Technologies, Inc.(“Momnt”)

What we do	
How does Momnt protect my personal information?	We use security measures to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.
How does Momnt collect my personal information?	We collect your personal information, for example, when you ■ show us your government-issued ID ■ apply for a loan ■ provide your income or employment information ■ make a payment on your loan We also collect your personal information from 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 with nonaffiliates who market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Momnt Servicing Company, LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Momnt shares information with banks and credit unions pursuant to written agreements to provide credit products and services to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important Information

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For California Residents. We will not share personal information with affiliates or nonaffiliates except as permitted by California law, such as to process your transaction or with your consent.

Additional information concerning our privacy policies can be found at www.momnt.com/privacy-policy/ or call 855-943-3485.