

FACTS

WHAT DOES LANTERN FINANCE, 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 payment history
- transaction history and account transactions
- credit card or other debt and checking account information

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 Lantern Finance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lantern Finance, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as identity verification through Footprint, payment processing through Aeropay, trading through Coinme, account administration, and responding to court orders and legal investigations	Yes	No
Reporting to credit bureaus	No	We don't share
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
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?

Call 415-365-0100 or go to <https://lantern.finance>

Who we are	
Who is providing this notice?	Lantern Finance, Inc. This notice covers our borrowing and trading services nationwide. It does not cover cash-lender accounts.
What we do	
How does Lantern Finance, Inc. protect my personal information?	We use Footprint for identity verification and encrypted identity-data storage. Lantern can retrieve permitted information through authenticated requests to provide account services.
How does Lantern Finance, Inc. collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ apply for a loan or provide account information ▪ show your government-issued ID We also collect your personal information from 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Lantern Finance, Inc. has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include identity-verification providers, payment processors, digital-asset custodians and trading providers such as Coinme.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Lantern Finance, Inc. doesn't jointly market.</i>