

FACTS *WHAT DOES Figure Markets Holding, Inc., and its subsidiaries ("Figure Markets") 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 depends on the product(s) or service(s) you have with us. This information can include:

- Social Security number and income.
- Account transactions and payment history.
- Credit history and credit 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 share their customers' personal information; the reasons Figure chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Figure 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.	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call toll free at 888.926.6259
- Email us at privacy@figuremarkets.com

Please note: If you're a new customer, we can begin sharing your information 30 days from the date we delivered this notice. If you are an existing customer and have opted out previously, you do not need to update your privacy choices again. 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.

Select communication preference

- Call toll free at 888.926.6259
- Email us at privacy@figuremarkets.com

Please note: We may contact our existing members by email, mail or telephone to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers.

Questions? Call toll free at 888.926.6259 or visit www.figuremarkets.com/privacy

Who We Are

Who is providing this notice? Figure Markets Holdings, Inc., and its subsidiaries: Figure Technologies LLC, Figure Markets, Inc., Figure Markets Credit LLC, Figure Payments Corporation dba Figure Pay, Figure Payments California, Inc., Figure Equity Solutions, Inc., and Figure Securities, Inc.

What We Do

How does Figure Markets 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.
How does Figure Markets collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account; • Tell us where to send the money or tell us who receives the money; or • Apply for a loan. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
“Why can’t I limit all sharing?”	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Figure Markets Holding, Inc., and its subsidiaries such as Figure Markets, Inc., Figure Markets Credit LLC, Figure Payments Corporation dba Figure Pay, Figure Equity Solutions, Inc. and Figure Securities, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Figure Markets does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include banks and other financial services companies.</i>

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.

Vermont Residents: 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. Additional information concerning our privacy policies can be found at figuremarkets.com/privacy or call 888-926-6259.

Nevada residents only: This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list 1-877-247-8002. Nevada residents may also contact the Nevada Attorney General for opt out information by phone (775-684-1100); email (bcinfo@ag.state.nv.us); or mail (100 N Carson St., Carson City, NV 89701).

North Dakota customers: We will not share your information except as permitted by ND Century Code Chapter 6-08.1

Virginia residents only: Under Virginia law, we will not share information we collect about Virginia residents with companies outside of our corporate family, unless the law allows. We will limit sharing among our affiliates to the extent required by Virginia law.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded. 888-926-6259.