

FACTS	WHAT DOES SOFI DO WITH YOUR PERSONAL INFORMATION
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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?	<p>The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Credit scores and income • Payment history and credit history • Transaction history, assets, and account balances <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 SoFi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SoFi 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

SoFi

Once your sofi.com account has been created:

- Log in to sofi.com and click on our name in the top right corner > 'My Profile'> 'Account Settings' to update your Optional Information Sharing preferences.

If you need additional assistance:

- Call **1-855-456-SOFI** - an agent can help update your preferences.

Lantern Products If you are a user of SoFi Lending Corp.'s Lantern services, please follow these instructions to limit your sharing:

- Complete and download the opt-out form at <https://www.lanterncredit.com/opt-out>
- Send an email, with the completed [form](#) attached, to support@lanterncredit.com requesting an update to your data sharing preferences.

Golden Pacific Bank, a division of SoFi Bank, N.A.

If you are a consumer or customer of Golden Pacific Bank, a Division of SoFi Bank, N.A., please follow these instructions to limit your sharing:

- Visit online: <https://www.goldenpacificbank.com/optout.html> or
- Call 1-800-582-5503 and request a mail-in form

Please note:

If you are a *new* customer and did not limit your data sharing, we can begin sharing certain information 30 days from the date we sent this notice, unless you authorized us to begin sharing immediately. When you are *no longer* our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions

Go to <https://www.sofi.com/contact-us> or call **1-855-456-SOFI**

If you are a consumer or customer of **Golden Pacific Bank, a Division of SoFi Bank, N.A.**, call **800-582-5503** or go to <https://www.yourbankingsolution.com>

Who We Are

Who is providing this notice?

SoFi Technologies, Inc. and its Affiliates including, but not limited to: SoFi Bank, National Association; Golden Pacific Bank, a Division of SoFi Bank; SoFi Lending Corp.; SoFi Securities, LLC; SoFi Wealth, LLC; and Social Finance Life Insurance Agency LLC.

What We Do

How does SoFi 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 SoFi collect my personal information?

We collect your personal information, for example, when you

- provide account information or give us your contact information
- provide employment information to apply for a loan
- apply for a checking or savings account
- use your credit or debit card

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. 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 individually unless you tell us otherwise.
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Definitions	
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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 companies with a SoFi name, such as SoFi Securities, LLC; SoFi Wealth; SoFi Lending Corp.; SoFi Bank, N.A.; Social Finance Life Insurance Agency LLC, and Golden Pacific Bank, a Division of SoFi Bank, N.A.</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>Non-affiliates we share with include service providers, co-branded partners, financial service companies, data processors, and advertisers.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>

Other Important Information	
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California (CA) Residents: We will not share your information with companies outside of SoFi except for our everyday business purposes, for marketing our products and services to you, or with your consent.

Vermont (VT) Residents Only: We will not share your information with companies outside of SoFi except as permitted by law or as authorized by you. We will not disclose credit information about you within the SoFi family of companies except with your consent or as required or permitted by law.

Nevada (NV) Residents: We are providing you this notice pursuant to state law. You may be placed on our Do Not Call List by calling 1-800-582-5503. Or contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: **1-702-486-3132**; bcpinfo@ag.state.nv.us.