

# FACTS

## WHAT DOES LENDINGCLUB 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 and transaction history
- Credit scores and employment information

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

Reasons we can share your personal information	Does LendingClub share?	Can you limit this 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	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call 888-596-3157 — our menu will prompt you through your choice(s) or
- Contact us at: [privacy@lendingclub.com](mailto:privacy@lendingclub.com)

**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.

### Questions

Call 888-596-3157 or go to [www.lendingclub.com](http://www.lendingclub.com)

## Who we are

**Who is providing this notice?**

LendingClub Corporation

## What we do

**How does LendingClub 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 LendingClub collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Give us your contact information
- Give us your income information
- Show your government-issued ID
- Buy securities from us

We also collect information about you from others, such as credit bureaus and 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.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account — unless you tell us otherwise.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include LendingClub Asset Management, LLC and Springstone Financial, LLC.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates with whom we share can include other financial services companies, lenders, insurance companies, retailers, membership clubs, or other consumer service providers such as data processors and companies that help us market our own products and third-party products that we believe may be of interest to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include other financial services companies, banks, lenders, insurance companies, or other consumer service providers.

**Other important information**

<b>For California residents</b>	We will not share information we collect about you with nonaffiliated third parties, except as required or permitted by law, such as to process your transactions or to maintain your account. We will limit sharing within our corporate family to the extent required by California law.
<b>For Vermont residents</b>	We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. We will not share information about your creditworthiness with our affiliates except with your authorization or as required or permitted by law. We may share information about our transactions or experiences with you within our corporate family without your consent.
<b>For Nevada residents</b>	<p>We provide you this notice under Nevada state law. You may be placed on our internal Do-Not-Call List by calling us at 888-596-3157, emailing us at <a href="mailto:privacy@lendingclub.com">privacy@lendingclub.com</a>, or writing us at:</p> <p>LendingClub Corporation Attn: Compliance Department 71 Stevenson Street, Suite 300 San Francisco, CA 94105</p> <p>Nevada law also requires us to provide you the following to obtain additional information:</p> <p>Office of the Attorney General 100 North Carson Street Carson City, NV 89701 Telephone: 775-684-1100 Email: <a href="mailto:AgInfo@ag.state.nev.us">AgInfo@ag.state.nev.us</a></p>