

California Consumer Privacy Notice and Notice at Collection

Effective: January 2026

The California Consumer Privacy Act (as amended, the "CCPA" or the "Act") grants California residents ("you") certain privacy rights related to their personal information. This California Consumer Privacy Notice (this "Notice") applies solely to California residents and describes how Stake Technology Inc. ("Stake") and its banking partners collect, use, and disclose personal information from California residents. Personal information includes information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household.

This Notice applies to information we collect online and offline, such as when you create a Stake Account, use the Stake App, interact with our website, or engage with our email communications.

If you are a resident of a U.S. state other than California, you may submit a request and we may process it as described in this Notice, even though the CCPA does not require us to do so. We reserve the right to change or stop the practice of accepting requests from U.S. residents of states other than California, except as otherwise required by law.

Categories of Personal Information that We Collect

Over the past 12 months and on an ongoing basis, we have collected or may collect the following categories of personal information:

Category	Examples
Personal Identifiers	Full name, email address, phone number, date of birth, Social Security number, government-issued ID number
Personal Information	Contact details, financial account information, Stake Account balance, payment card details, bank account numbers
Characteristics of Protected Classes	citizenship

Commercial Information	Products and services obtained (e.g., Stake Debit Card, Stake Saver, Credit Builder), transaction histories, Cash Back earned and redeemed
Internet or Other Electronic Network Activity	Interactions with our website or email communications, device identifiers
Geolocation Data	Approximate device location used to surface nearby Neighborhood Network merchants
Audio and Visual Information	Support call recordings; identity verification photos submitted during account setup
Professional or Employment-related Information	Employer name, payroll provider information collected when setting up Direct Deposit or Express Paycheck
Housing and Tenancy Information	Lease details, property address, move-in and move-out dates, rent payment history reported via UMoveFree or property management systems
Inferences	Derivations drawn from the above categories concerning preferences, behavior, and eligibility for Stake features
Sensitive Personal Information	Government identifiers (SSN, driver's license); account login credentials and access codes; precise geolocation; contents of messages; biometric information used for identity verification

Sources of Personal Information

We collect the personal information described above from one or more of the following sources:

- **Directly from you.** When you create a Stake Account, use the Stake App, communicate with our support team, or interact with our email campaigns.
- **From our partners.** From UMoveFree, property management companies, and other partners who refer residents to Stake or confirm lease and move-in status through their systems.

- **From financial service providers.** From our partner banks, Pinwheel (payroll connectivity), and other service providers involved in delivering Stake products.
- **From credit bureaus and identity verification services.** To verify your identity during account setup and to support Credit Builder reporting.
- **From publicly available sources.** Public records or widely available sources, including information made available by federal, state, and local government entities.
- **From our website and mobile app.** We collect certain personal information when you visit app.stake.rent or use the Stake mobile app. Please refer to our Online Privacy and Cookie Policy for further information.

Use of Personal Information

We use personal information for the following purposes:

- **Providing Stake products and services:** Opening and maintaining your Stake Account; processing rent payments; issuing and managing your Stake Debit Card; enabling Direct Deposit and Express Paycheck; facilitating Cash Back through the Neighborhood Network; and supporting Credit Builder reporting to credit bureaus.
- **Cash Back and rewards administration:** Calculating, awarding, and disbursing Cash Back earned through UMoveFree leases, rent payments, and qualifying Neighborhood Network purchases. Terms apply.
- **Identity verification and fraud prevention:** Verifying your identity at account opening and detecting, preventing, and investigating fraud or unauthorized account activity.
- **Communications and marketing:** Sending transactional emails and notifications about your Stake Account, and, consistent with applicable law and your preferences, sending promotional communications about Stake features and offers.
- **Credit reporting:** Reporting on-time rent payments to credit bureaus through Credit Builder, where eligible and consistent with your account tier

and lease status. Stake does not guarantee any specific credit score outcome. Results may vary.

- **Compliance:** Complying with legal and regulatory obligations, including those applicable to our banking partners.
- **Improving our products and services:** Identifying issues, planning improvements, and developing new features within the Stake App and email experience.
- **Risk management:** Audit, compliance, controls, and other risk management activities.

Disclosure of Personal Information

We may disclose your personal information as follows:

- To our banking partners to provide FDIC-insured checking account services, process transactions, and meet regulatory requirements.
- To service providers and contractors who help us operate the Stake App, deliver email communications, process payments, verify identities, and provide customer support.
- To UMoveFree and participating property management companies, to the extent necessary to confirm lease status and facilitate Cash Back disbursement.
- To credit bureaus, to report on-time rent payments for Credit Builder-eligible accounts.
- To government agencies and regulators, as necessary to comply with applicable law.
- To companies or individuals authorized to act on your behalf, such as a financial advisor or a person holding power of attorney.

In the past 12 months, Stake has disclosed the above categories of personal information to our service providers and contractors for the business purposes described above.

Sharing of Personal Information

The CCPA defines "sharing" to mean making personal information available to a third party for cross-context behavioral advertising. In the past 12 months, we have shared the following categories of personal information for this purpose:

Category of Personal Information Shared	Category of Third Party	Business Purpose
Internet or Other Electronic Network Activity Information	Advertising partners	Providing relevant online content and advertising to Stake users

Sale of Personal Information

Stake does not sell and has not, within the last 12 months, sold personal information, including Sensitive Personal Information.

Use and Disclosure of Sensitive Personal Information

We do not offer a right to limit our use and disclosure of Sensitive Personal Information because we do not use or disclose Sensitive Personal Information in a manner that requires us to provide that right under the CCPA (specifically, we do not use it to infer characteristics about you for purposes other than providing our services).

Data Retention

We retain personal information, including Sensitive Personal Information, no longer than reasonably necessary to fulfill the purposes described in this Notice or as required by law. Retention periods may be extended in response to regulatory requirements, audits, investigations, or other legal matters. Where we maintain deidentified information, we will continue to maintain and use it in deidentified form and will not attempt to re-identify it.

Rights for California Residents

If you are a California resident, you have the following:

- **Request to Know:** Disclose the categories and specific pieces of personal information we have collected about you, the sources of that information, our business or commercial purpose for collecting it, and the categories of third parties with whom we have shared it.
- **Request to Delete:** Delete personal information we have collected from you, subject to certain exceptions.
- **Request to Correct:** Correct inaccurate personal information we maintain about you.
- **Request to Opt-Out of Sharing:** Opt you out of sharing your personal information for cross-context behavioral advertising purposes.

You also have the right to be free from discrimination for exercising your CCPA privacy rights.

How to Make Requests

If you are a California resident, you can make a Request to Know, Delete, or Correct by:

1. Emailing us at hello@getyourstake.com
2. Write us at Stake Network Inc, 1914 N 34th Street, Ste 200, Seattle, WA 98103.

Verification and Time for Completion

To protect you and Stake from fraud and identity theft, we verify the identity of individuals submitting requests by comparing information you provide against information we maintain on file. For certain requests, we may ask you to provide a signed declaration under penalty of perjury. All requests will typically be fulfilled within forty-five (45) days of submission. If we need an extension of up to an additional 45 days to process your request, we will notify you and explain the reason for the delay.

Individuals Under 16 Years of Age

The Stake App and our services are not directed at individuals under the age of sixteen (16). We do not knowingly solicit, collect, or use personal information from individuals under 16. We have no actual knowledge that we sell or share personal information, including Sensitive Personal Information, of minors under 16 years of age.

Changes to This Notice

We may update this Notice periodically. When we do, we will post the revised Notice on our website and in the Stake App, indicating when the Notice was last updated. We encourage you to review this Notice regularly.

Entity Providing This Notice

This Notice is provided by Stake Technology Inc. and its affiliates.