

ARC PREDICT INC.

GLBA Privacy Notice

Federal Gramm-Leach-Bliley Act, 12 C.F.R. Part 1016 (Regulation P)

Revised: April 16, 2026

FACTS

WHAT DOES ARC PREDICT 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 account balances and transaction history; payment history and spending patterns; account and routing numbers (in masked or tokenized form); income and employment information as reflected in transaction data; and identity information provided by your financial institution. 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 Arc Predict Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Arc Predict 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	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

Reasons we can share your personal information	Does Arc Predict share?	Can you limit this sharing?
For nonaffiliates to market to you	No	We don't share

Questions? Contact us at privacy@arcpredict.com or visit arcpredict.com/legal/glba

Who we are

Who is providing this notice?	Arc Predict Inc., a Delaware corporation with principal offices at 250 mockingbird lane apt 308, Johnson city TN, 37604.
--------------------------------------	--

What we do

How does Arc Predict protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including the GLBA Safeguards Rule (16 C.F.R. Part 314). These measures include: TLS 1.2+ encryption for data in transit; AES-256 encryption for data at rest; role-based access controls and mandatory multi-factor authentication for employees; regular security assessments and penetration testing; a documented incident response plan; a designated Qualified Individual responsible for our information security program; and read-only access to your linked financial accounts, which means Arc Predict cannot move, transfer, or withdraw funds.
How does Arc Predict collect my personal information?	We collect your personal information, for example, when you open an account or provide account information; link your financial accounts through Plaid; use the Platform to view forecasts and projections; or contact us for customer support. We also collect your personal information from third parties, such as Plaid and your financial institutions.
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; and 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. Arc Predict Inc. does not currently have any affiliates.
-------------------	--

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Arc Predict does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Arc Predict does not jointly market.

Other Important Information

California Residents: In addition to the rights described above, California law gives you the right to request specific information about our data-sharing practices. Please see our Privacy Policy’s “California Residents (CCPA/CPRA)” section for additional rights or contact privacy@arcpredict.com.

Vermont Residents: Under Vermont law, we will not share information we collect about you with affiliates or nonaffiliated third parties for marketing purposes, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Nevada Residents: Nevada law requires us to disclose that you have the right to be placed on our internal do-not-call list. You may also contact the Nevada Attorney General’s office, 100 N. Carson Street, Carson City, NV 89701-4717; telephone: 775-684-1100; email: aginfo@ag.nv.gov.

For additional information about our privacy practices, please refer to our full Privacy Policy at arcpredict.com/legal/privacy.

— END OF GLBA PRIVACY NOTICE —