

FACTS

WHAT DOES FUTURE HOME INVESTMENT ACCOUNTS D/B/A STAIRS FINANCIAL 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:

- Contact information (name, email address, phone number)
- Prospective purchase property location and estimated price
- Personal financial data (savings, income, debt payments)
- Credit score
- Household size
- Profession
- First time home buyer status and veteran status

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 Stairs Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stairs Financial 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	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Email us at support@stairsfinancial.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?

Email us at support@stairsfinancial.com

Who we are	
Who is providing this notice?	Future Home Investment Accounts Inc. D/B/A Stairs Financial
What we do	
How does Stairs Financial 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 Stairs Financial 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 apply for a loan ▪ Give us your contact information or income information ▪ Provide employment information <p>We also may 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Lattice Thinking Inc
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include mortgage companies, banks, credit unions, insurance companies, direct marketing companies, and nonprofit organizations.
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"> ▪ Our joint marketing partners include mortgage companies, banks, credit unions

Other important information

- California: If you provide us with a California mailing address, we will treat your account as if you have limited sharing with nonaffiliates as described on page 1 of this notice.
- Nevada: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by writing to us via mail or email at:

Address:

Future Home Investment Accounts Inc dba Stairs Financial
169 Madison Avenue #2238
New York, NY 10016

Email: legal@stairsfinancial.com

- Vermont: 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 <https://app.stairsfinancial.com/files/privacy-policy.pdf> or by calling writing to us via mail or email at:

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New York, NY 10016

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