Last Updated: November 9, 2026

FACTS	**WHAT DOES ZERO LABS 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, such as name and email address ● Financial information, such as banking and account numbers, wire transfer information, information on voided checks, direct deposit forms, salary, tax submissions and filings, information relating to loans, liabilities, and defaults, and credit history
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 Zero Labs chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Zero Labs share?**	**Can you limit 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
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
For nonaffiliates to market to you	No	We don't share

Questions?	Email us at: support@zero.finance
Who we are	
Who is providing this notice?	This notice is provided by Zero Labs, Inc.
What we do	
How does Zero Labs 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 Zero Labs collect my personal information?	We collect your personal information, for example, when you: ▪ open an account or seek tax advice ▪ give us your contact or income information We also collect your personal information from 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ● Zero Labs does not share with affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ● Zero Labs does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● Zero Labs does not jointly market.

Other Important Information
Zero Labs may change this notice from time to time. If we make any changes, we will change the "Last Updated" date at the top of this notice.