

STEADYIQ PLATFORM
SOFTWARE AS A SERVICE AGREEMENT

WHEREAS, Steady Platform, Inc., dba SteadyIQ, provides a SteadyIQ Platform to facilitate the verification of income, employment, hours, and related information for participants who may seek (as applicable) public benefits, insurance or financial products or services, or other services as may be described in the Statement of Work with Customer; and

WHEREAS, SteadyIQ and Customer desire to enter into this Agreement, pursuant to which SteadyIQ will provide SteadyIQ Platform and Services to Customer, subject to and in accordance with the terms and conditions herein and those in the Master Agreement.

NOW THEREFORE, in consideration of the mutual promises and agreements contained herein and other good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the Parties, intending to be legally bound, agree as follows:

SECTION 1. DEFINITIONS.

Agreement shall mean this Software as a Service Agreement (SaaS).

Confidential Information shall mean (a) reserved, (b) all nonpublic information concerning the business, technology, products, services, internal structure, and strategies of the disclosing party, specifically including, without limitation, SteadyIQ Platform, software, documentation, end-user materials, Work Product, Intellectual Property, trade secrets, manuals and documentation, protocols, routines, models, formulas, algorithms, techniques, research, marketing, pricing, security procedures, proposals, designs, concepts, methodologies, source or object codes, research, programs, databases, referral sources, clients, prospective clients, inventions, developments, “know-how”, procedures, financial information or licensing policies, and (c) any other information in any form that is in the receiving party's possession regardless of the method of acquisition that the disclosing party designates as "confidential" to the receiving party or should be reasonably known to the receiving party to be Confidential Information due to the nature of the information disclosed and/or the circumstances surrounding the disclosure. Confidential Information also shall include information provided before or after the effective date of the Agreement. The following information will not be considered Confidential Information: (i) information which was in the public domain prior to its disclosure; (ii) information which becomes part of the public domain by any means other than through violation of this Agreement; (iii) information independently developed by the receiving party without reference to the disclosing party's Confidential Information; (iv) information previously known to the receiving party without an obligation of confidentiality as demonstrated by receiving party's records; or (v) information received from a third party not under any obligations of confidentiality.

Customer shall mean the entity receiving Services as listed on the Order.

Intellectual Property shall mean all intangible legal rights or interests evidenced by or embodied in (a) any idea, design, concept, technique, invention, discovery, or improvement, regardless of patentability, but including patents, patent applications, trade secrets, and know-how; (b) any work of authorship, regardless of copyrightability, but including copyrights and any moral rights recognized

by law; (c) any trademark, trade name, or service mark; and (d) any other intellectual property, proprietary or similar rights, including all goodwill pertaining thereto and in each case, on a worldwide basis.

Master Agreement shall mean the terms of the Master Agreement, contract, or comparable agreement between Customer and SteadyIQ titled _____, dated as of _____. The Parties agree that the purpose of this Agreement is solely to clarify their relationship related to SteadyIQ Platform and the SaaS Services support.

Participant means any individual claiming products or services from Customer or any Customer agency, affiliate, or subcontractor, which such products or services require verification, and who are directed or referred by Customer, and authorized by SteadyIQ, to use the Services for purposes of Customer's verification of such individual's information, including but not limited to income, employment, and hours.

Participant Data means all data and information collected related to any Participant, or otherwise made available by any Participant for use with the Services, which may include, but not be limited to, personally identifiable information of such Participant, bank statements, employer platforms, and deposit accounts. Participant Data is considered the property of the Participant and maintained, managed, and retained in accordance with SteadyIQ's Terms of Service and Privacy Policy made available on SteadyIQ's website, on behalf of the Participant. For clarity, Participant Data excludes any data provided to SteadyIQ by Customer on the Participant.

Parties shall mean Customer and SteadyIQ.

Purpose shall mean verification of Participant information, including but not limited to income, employment, and hours, for use in determining Participant's eligibility for public assistance benefits insurance or financial products or services, or other services.

Report shall mean the output of the User-permissioned processes related to the Services which may include some subset of Participant Data.

SaaS shall mean SteadyIQ's web-based platform, **SteadyIQ Platform**, including Income Passport, which is being offered to Customer as a service, including any updates or modifications to the current features and functionality of the SteadyIQ Platform purchased by Customer.

Services shall mean SaaS services offered by SteadyIQ, including but not limited to verification and monitoring services for income, employment, hours, and/or other related information. Specific Services to be provided by SteadyIQ will be identified in the Master Agreement, Statement of Work, or comparable agreement, as applicable.

Statement of Work shall mean the document titled _____.

SteadyIQ shall mean Steady Platform, Inc., a Delaware corporation doing business at 101 Marietta St NW, Suite 3100, Atlanta, GA 30303-2720.

SteadyIQ Platform shall mean SteadyIQ's verification platform that facilitates verification of income, employment, and hours, including Verification of Income and Community Engagement (VOICE) with the specific verification options set out in the Statement of Work.

User shall mean any Participant and any employee or independent contractor of Customer that Customer authorizes to use SteadyIQ Platform on Customer's behalf.

Work Product shall mean all deliverables and related Intellectual Property related to SteadyIQ Platform and the Services related thereto by SteadyIQ to Customer pursuant to the Master Agreement.

SECTION 2. GRANT OF ACCESS

2.1 Grant of Access. For the term set forth in the Master Agreement, SteadyIQ grants to Customer a limited, non-exclusive, non-transferrable and revocable license to use and/or access to SteadyIQ Platform, hosted by SteadyIQ. The foregoing access to SteadyIQ Platform shall be solely for Customer's internal purposes and Users for the term specified herein or in the Master Agreement if not specified herein. Customer shall have the right to use and reproduce any documentation provided hereunder in order to satisfy its own internal requirements, provided that such reproduction shall solely be for the use of Customer and shall contain SteadyIQ's proprietary and other notices at all times. Nothing herein shall be deemed to prevent or redirect SteadyIQ's ability to provide any services or any other technology to other parties.

2.2 Customer Responsibilities. Customer will: (i) cause Customer's Users, excluding Participants, to comply with this Agreement; (ii) be responsible for the Reports submitted to Customer and any other Participant Data Customer provides to SteadyIQ, which is maintained in Customer's system; (iii) use reasonable efforts to prevent unauthorized access or use of the Services and promptly notify SteadyIQ if Customer discovers any unauthorized access or use; and (iv) use the Services in accordance with this Agreement.

2.3 Restrictions. Only Users may use the Services and only with the account credentials created by or issued to that User. Users may not share their account credentials. Customer will not, and will not permit any third party to: (i) use the Services except as expressly authorized under this Agreement; (ii) interfere with or disrupt the integrity or performance of the Services; (iii) rent, lease, lend, sell, sublicense, assign, distribute, publish, transfer or otherwise make the Services available; or (iv) remove any title, trademark, copyright, or restricted rights notices or labels from the Services.

2.4 Security. Each Party agrees to implement and maintain an information security program that includes appropriate administrative, technical, and physical safeguards reasonably designed to: (i) ensure the security and confidentiality of Participant Data; (ii) protect against any anticipated threats or hazards to the security or integrity of such information; (iii) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any Participant; and (iv) dispose of Participant Data in a secure manner. In order to comply with the safeguard obligations generally described in this Section, each Party shall (1) designate an employee or employees to coordinate its information security program, (2) identify reasonably foreseeable internal and external risks to the security, confidentiality, and integrity of Participant Data that could result in the unauthorized disclosure, misuse, alteration, destruction, or other compromise of such information, and assess the sufficiency of any safeguards in place to control these risks. At a minimum, such a risk assessment should include consideration of risks in each relevant area of a Party's operations, including: (i) employee training and management; (ii) information systems, including network and software design, as well as information processing, storage, transmission, and disposal; and (iii) detecting, preventing, and responding to attacks, intrusions, or other systems failures, which shall include the use of commercially reasonable efforts to establish procedures and logging mechanisms for systems and networks that will allow tracking and analysis in the event there is a compromise, and maintain an audit trail history for at least three (3) months for review by the other Party; (3) design and implement information safeguards to control the risks identified through risk assessment, and regularly test or

otherwise monitor the effectiveness of the safeguards' key controls, systems, and procedures; and (4) use commercially reasonable efforts to assure data security when disposing of any Participant Data.

2.5 Prohibitions. Under no circumstances may Customer: (i) modify, publicly display, translate, or create a derivative work of the Services or any portion of the Services or the results or proceeds thereof; (ii) decompile, reverse compile, decode, adapt, or otherwise attempt to derive or gain access to the source code, object code, underlying structure, storage design, or algorithms of the Services, disassemble or reverse engineer SteadyIQ Platform, or grant any other person or entity the right or access to do so, without the advance written consent of SteadyIQ; (iii) copy, frame, or mirror any part or content of the Services, other than as expressly allowed for herein in Customer's intranets or otherwise for Customer's own internal purposes in connection with verifying Participant's eligibility for public assistance benefits; (iv) remove or alter any notice of proprietary right appearing on the Services without SteadyIQ's prior written consent; or (v) access the Services for any reason other than the Purpose, including to build a competitive product or service. Except as expressly authorized by this Agreement, Customer shall not unbundle, sublicense, assign, transfer, display, distribute, rent, or lease SteadyIQ Platform or any portion thereof to any third party. Customer may not use any interface other than that contained within SteadyIQ Platform to transfer data into the database portions of SteadyIQ Platform without SteadyIQ's prior written approval.

2.6 Copyright and Title. As between the Parties, Customer acknowledges that SteadyIQ claims and reserves all rights and benefits afforded under federal and international copyright or other laws relating to Intellectual Property in SteadyIQ Platform, including Income Passport, and any other information and materials furnished to Customer related to SteadyIQ Platform and Services provided therewith (including any modified or derivative works based thereon). This Agreement does not affect any transfer of title or other interest in or to SteadyIQ Platform or any other information and materials, and Customer hereby expressly disclaims any such interest therein. SteadyIQ shall remain entitled to enforce its rights and other interests in SteadyIQ Platform and any other information and materials produced or disclosed in connection therewith. Customer shall use its best efforts to ensure that all permitted persons afforded access to SteadyIQ Platform and any other information and materials produced or disclosed in connection therewith protect the same against unauthorized use, dissemination, or disclosure. Notwithstanding the aforementioned provisions, this Agreement does not alter the copyright and title provisions of the Master Agreement related to materials or information completely unrelated to SteadyIQ Platform and the Services provided under this Agreement.

2.7 Reserved Rights. All rights not specifically granted to Customer related to SteadyIQ Platform and the Services provided therewith hereunder are reserved by SteadyIQ. Nothing herein shall prevent SteadyIQ or its licensors from promoting, providing, licensing, or sublicensing SteadyIQ Platform, or providing any Services to other parties.

2.8 Suggestions. SteadyIQ shall have a royalty-free, worldwide, irrevocable, perpetual license to use and incorporate into the Services any suggestions, enhancement requests, ideas, technology, developments, derivative works, recommendations, or other feedback provided by Customer, including Participants, relating to the operation of the Services.

2.9 License from Customer. Subject to the terms and conditions of this Agreement, Customer shall grant to SteadyIQ a limited, non-exclusive and non-transferable license, to copy, configure, perform, display, and transmit Customer and Participant Data solely as necessary to provide the Services to Customer. SteadyIQ will prevent access or use of Customer Data by methods within

SteadyIQ's control and promptly notify Customer if SteadyIQ discovers any unauthorized access or use. SteadyIQ shall undertake commercially reasonable efforts to ensure that Customer's Confidential Information is kept secure.

2.10 Participant Data. Customer acknowledges and agrees that in connection with the provision of the Services, SteadyIQ may use aggregated, de-identified, and anonymized Participant Data provided by Participants to improve the Services, and to provide aggregated data, analytics, and recommendations to Customer, other customers, and other third parties. Customer further acknowledges and agrees that upon the written request of any individual Participant, SteadyIQ will delete all Participant Data associated with such individual Participant without any obligation or requirement to first notify Customer. SteadyIQ acknowledges the deletion of Participant Data does not include Reports submitted to Customer.

SECTION 3. OBLIGATIONS OF THE PARTIES

3.1 General Technological Obligations. Customer shall have the sole responsibility for acquiring, installing, and maintaining its own technology environment and necessary equipment, including, but not limited to, a link for Participants to access SteadyIQ Platform, to allow Participant and SteadyIQ to properly access, operate, and utilize SteadyIQ Platform, including, without limitation, PCs, operating systems, servers, Internet access, Local Area Networks (LANs), and Wide Area Networks (WANs), for any communications or other costs incurred in operating, using, and servicing SteadyIQ Platform, and for any expenses relating to the foregoing, except for updating/upgrading, maintaining, and supporting SteadyIQ Platform through its web-based hosting, which Services SteadyIQ expressly agrees to provide. Customer shall be responsible for determining the suitability of SteadyIQ Platform for its operations and whether SteadyIQ Platform will achieve the results that Customer desires. Training related to SteadyIQ Platform will be provided under the terms of the Statement of Work. Customer shall establish adequate operational back-up systems and procedures to ensure recovery and continuity of its systems and operations in the event of a failure. Customer shall be responsible for ensuring the accuracy of any data input made by Customer into SteadyIQ Platform, verifying the accuracy of any results created or output by SteadyIQ Platform prior to Customer use, and undertaking procedures to test, identify, and correct any errors or omissions relating to the foregoing. Customer shall be responsible for the security and confidentiality of any User names or passwords in use by Users that are employees, independent contractors or agents of Customer or for Participant User names and passwords hosted by Customer. Customer shall limit disclosure of such User names and passwords to its authorized representatives. Customer shall be solely responsible for any authorized or unauthorized access to SteadyIQ Platform using such User names and passwords for Customer's authorized representatives, and any actions taken thereunder. Customer shall limit use of access to SteadyIQ Platform solely to Users who require such use and access and shall undertake best efforts to ensure that SteadyIQ's Confidential Information and the SteadyIQ Intellectual Property related to SteadyIQ Platform and the Services provided therewith are kept secure.

3.2 Access. As allowed based upon Customer's other legal obligations, Customer shall provide to SteadyIQ access to its personnel, facilities, databases, systems, information, security clearances, and any other reasonable assistance required for SteadyIQ to fulfill its obligations under this Agreement, and to ensure Customer's compliance with the terms and conditions of this Agreement. Additional details are provided in the SOW attachment.

3.3 Site Preparation. Customer agrees to prepare its equipment, at Customer's sole expense, for access to SteadyIQ Platform in accordance with the specifications communicated to Customer by

SteadyIQ. Customer will provide all assistance reasonably required by SteadyIQ to permit access to SteadyIQ Platform.

3.4 Customer Information. SteadyIQ will provide the SaaS Services according to the information provided by Customer. Customer agrees to be solely liable for any incorrect information. If the information provided by Customer is incorrect, then Customer may need to purchase additional software, products, or Services to achieve full functionality.

3.5 Compliance with Laws. Customer and SteadyIQ shall comply with any and all local, state, federal, or other laws applicable to the use or disclosure of any data input into or output from the SaaS. SteadyIQ shall comply with any and all local, state, federal, or other laws applicable to the operations of SteadyIQ where the work is being performed.

SECTION 4. SOFTWARE AND SERVICES

4.1 Maintenance and Support. For so long as Customer continues to comply with the terms of this Agreement, SteadyIQ shall provide the SaaS Services set forth in the Master Agreement, and Customer will have a remote access connection to access SteadyIQ Platform of a speed and characteristic reasonably required by SteadyIQ. Customer's proper connectivity for which this Section calls shall be a condition precedent to SteadyIQ's warranty, maintenance, and support obligations. SteadyIQ will provide to Users reasonable assistance with the configuration and use of the Services as set forth in the Master Agreement, SaaS, and Statement of Work. Such support shall include using commercially reasonable efforts to enable SteadyIQ Platform availability 24 hours a day, 7 days a week, with a target of 99.9% system uptime, defined as the amount of time in a calendar month (calculated in minutes) that the system is available and capable of receiving, processing, and responding to incoming transaction requests, except for: (i) planned maintenance downtime as set forth on the website for the SteadyIQ Platform or in a written notice provided to Customer; and (ii) any unavailability caused by circumstances beyond SteadyIQ's reasonable control, including a force majeure event as defined under the Master Agreement.

4.2 Personally Identifiable Information. SteadyIQ will collect, use, and process any personally identifiable data about Participants to which SteadyIQ has access in accordance with the Master Agreement and SteadyIQ's Terms of Service and Privacy Policy attached hereto as Exhibit A and incorporated herein and made available on SteadyIQ's website, as may be non-materially updated from time to time.

4.3 Additional Services. Customer may engage SteadyIQ to provide certain hosting, installation, implementation, development, customization, training, data conversion, and other services beyond those set forth in the Master Agreement, SaaS Agreement, and Statement of Work for an additional fee. Customer acknowledges that data conversion is subject to the likelihood of human and machine errors, omissions, delays, and losses, including inadvertent loss of data or damage to media that may give rise to loss or damage, and that SteadyIQ shall not be liable for any such errors, omissions, delays, or losses unless caused by its gross negligence or intentional misconduct.

SECTION 5. TERM & TERMINATION

5.1 Term. This Agreement shall remain in effect for the term of the Master Agreement unless otherwise terminated as allowed herein.

5.2 Termination. When the End User is an instrumentality of the U.S., recourse against the United States for any alleged breach of this Agreement must be brought as a dispute under the contract Disputes Clause (Contract Disputes Act). During any dispute under the Disputes Clause, SteadyIQ shall proceed diligently with performance of this Agreement, pending final resolution of any request for relief, claim, appeal, or action arising under the Agreement, and comply with any decision of the Contracting Officer. Upon the termination or expiration of this Agreement, Customer's access to SteadyIQ Platform and SteadyIQ's obligations to provide access to SteadyIQ Platform and Services shall immediately and automatically terminate, Customer shall cease all access to and use of SteadyIQ Platform, and Customer shall not thereafter use, advertise, or display any SteadyIQ Intellectual Property.

5.3 Return of Data Upon Termination. SteadyIQ will store Participant Data in accordance with its Terms of Service and Privacy Policy made available on SteadyIQ's website, and as otherwise set forth in an applicable Statement of Work. Upon termination of this Agreement, each Party will erase, destroy, or return, at such Party's expense, all Confidential Information of the other Party in its possession. If requested, the other Party will certify in writing to the requesting Party that its Confidential Information has been erased, destroyed, or returned. If this Agreement is terminated, and upon specific request by Customer, SteadyIQ shall deliver to Customer copies of Reports submitted to Customer by SteadyIQ on behalf of Participants prior to the termination date.

SECTION 6. LIMITED WARRANTIES, DISCLAIMER & LIMITATION OF LIABILITY

6.1 Limited Warranty. For SteadyIQ Platform, which is hosted by SteadyIQ, SteadyIQ warrants that, unless expressly provided otherwise elsewhere in the Master Agreement, the Services will in each instance: (1) conform to the requirements of the Master Agreement; (2) be free from defects of material and workmanship; (3) conform to or perform in a manner consistent with current industry standards; and (4) be fit for the intended purpose or use described in the Master Agreement.

6.2 Defects. In the event Customer discovers a defect covered by this limited warranty, Customer shall notify SteadyIQ of the defect within ten (10) days of discovery by Customer of the defect and provide SteadyIQ with any and all information deemed by SteadyIQ to be necessary to diagnose and resolve such defect. STEADYIQ IS NOT RESPONSIBLE FOR ANY DEFECT CAUSED BY OR THAT OTHERWISE RESULTS FROM MODIFICATIONS, MISUSE, OR DAMAGE TO STEADYIQ PLATFORM MADE, PERMITTED, OR OTHERWISE CAUSED BY CUSTOMER OR ANY PARTICIPANT IN WHOLE OR IN PART. THE FOREGOING LIMITED REMEDY IS CUSTOMER'S SOLE AND EXCLUSIVE REMEDY FOR BREACH OF THE FOREGOING LIMITED WARRANTY.

6.3 Disclaimer. WITH THE EXCEPTION OF THE LIMITED WARRANTIES SET FORTH IN SECTIONS 6.1 AND 6.2, STEADYIQ PLATFORM AND ANY SERVICES PROVIDED UNDER THIS AGREEMENT ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, AND STEADYIQ HEREBY DISCLAIMS ANY WARRANTIES, EXPRESS OR IMPLIED, RELATING TO STEADYIQ PLATFORM OR ANY SERVICES PROVIDED PURSUANT TO THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE OR NON-INFRINGEMENT, OR ANY WARRANTY, GUARANTEE, OR REPRESENTATION REGARDING THE USE, OR THE RESULTS OF THE USE OF STEADYIQ PLATFORM IN TERMS OF CORRECTNESS, ACCURACY, RELIABILITY OR OTHERWISE. STEADYIQ DOES NOT WARRANT THAT STEADYIQ PLATFORM WILL BE ERROR-FREE IN ALL CIRCUMSTANCES. CUSTOMER ACKNOWLEDGES AND AGREES THAT CERTAIN DATA IS

PROVIDED BY CUSTOMER AND OTHER SOURCES, AND STEADYIQ DOES NOT VERIFY, ERROR-CHECK OR WARRANT THE ACCURACY OR FITNESS OF ANY SUCH INFORMATION. THE SAAS IS NOT A BACKUP SERVICE FOR STORING CONTENT OR OTHER DATA, AND STEADYIQ SHALL HAVE NO LIABILITY REGARDING ANY LOSS OF DATA. CUSTOMER SHALL BE SOLELY RESPONSIBLE FOR CREATING BACKUPS OF ANY DATA PROVIDED. STEADYIQ MAKES NO WARRANTY AND ASSUMES NO RESPONSIBILITY OR LIABILITY WITH REGARD TO ANY RELATIONAL DATABASE SOFTWARE OR SERVERS, OR ANY THIRD PARTY HARDWARE, EQUIPMENT OR SOFTWARE WITH WHICH THE SAAS MAY BE REQUIRED TO COMMUNICATE OR OPERATE.

6.4 Limitation of Liability. UNDER NO CIRCUMSTANCES SHALL STEADYIQ BE LIABLE TO CUSTOMER OR TO ANY THIRD PARTIES FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, SPECIAL, OR PUNITIVE DAMAGES FOR ANY MATTER ARISING FROM OR RELATING TO THIS AGREEMENT, ANY SERVICES PROVIDED HEREUNDER, STEADYIQ PLATFORM, OR THE INTERNET GENERALLY, INCLUDING, WITHOUT LIMITATION, CUSTOMER'S OR PARTICIPANT'S USE OR INABILITY TO ACCESS AND USE STEADYIQ PLATFORM, ANY CHANGES TO OR INACCESSIBILITY OF STEADYIQ PLATFORM, DELAY, FAILURE, UNAUTHORIZED ACCESS TO OR ALTERATION OF ANY TRANSMISSION OR DATA, ANY MATERIAL OR DATA SENT OR RECEIVED OR NOT SENT OR RECEIVED, OR THE ACCURACY OF ANY DATA OR INFORMATION PROVIDED BY OR THROUGH STEADYIQ PLATFORM, WHETHER SUCH LIABILITY IS ASSERTED ON THE BASIS OF CONTRACT, TORT OR OTHERWISE AND EVEN IF STEADYIQ WAS INFORMED OF THE POSSIBILITY OF SUCH DAMAGES. IN THE EVENT THAT, DESPITE THE LIMITED REMEDY PROVIDED IN SECTIONS 6.1 AND 6.2, STEADYIQ IS FOUND LIABLE FOR DIRECT DAMAGES, IN NO EVENT SHALL STEADYIQ'S TOTAL LIABILITY FOR DIRECT DAMAGES EXCEED AN AMOUNT EQUAL TO THE TOTAL FEES PAID BY CUSTOMER WITHIN THE IMMEDIATELY PRECEDING TWELVE-MONTH PERIOD FOR THE SERVICES. THE DISCLAIMER OF WARRANTIES AND THE LIMITATION OF LIABILITY AND REMEDY ARE A REFLECTION OF THE RISKS ASSUMED BY THE PARTIES IN ORDER FOR STEADYIQ TO PROVIDE AND FOR CUSTOMER TO OBTAIN ACCESS TO STEADYIQ PLATFORM AND SERVICES FOR THE SPECIFIED FEES. THE FOREGOING LIMITATION OF LIABILITY SHALL NOT APPLY TO (1) PERSONAL INJURY OR DEATH RESULTING FROM LICENSOR'S NEGLIGENCE; (2) FOR FRAUD; OR (3) FOR ANY OTHER MATTER FOR WHICH LIABILITY CANNOT BE EXCLUDED BY LAW.

6.5 Reserved.

6.6 Indemnification by SteadyIQ. SteadyIQ shall indemnify, have the right to intervene to defend, and hold Customer and its officers, members, managers, shareholders, directors, employees, agents, and affiliates (each, a "Customer Indemnified Party") harmless from and against any and all costs, liabilities, losses, and expenses, including, but not limited to, reasonable attorneys' fees and court costs resulting from or arising out of any claim, suit, action, arbitration or proceeding brought by a third party against any Customer Indemnified Party relating to infringement of any United States patent or copyright by Customer's use of SteadyIQ Platform, provided that such cost, liability, loss, or expense was not caused, in whole or in part, by an unauthorized change, modification, or adaptation of SteadyIQ Platform by Customer. SteadyIQ may, at its option, secure at its own expense a right for Customer to continue to use SteadyIQ Platform. SteadyIQ's obligation to indemnify is conditioned upon Customer giving SteadyIQ immediate notice of any such charge of infringement, allowing SteadyIQ to control the defense and any settlement negotiations, and cooperating fully in resolving or defending such charges. Nothing contained herein shall be construed in derogation of the U.S. Department of Justice's

right to defend any claim or action brought against the U.S., pursuant to its jurisdictional statute 28 U.S.C. §516.

6.7 Limited Application of Section 6. The Parties agree that the terms of Section 6 of this Agreement are applicable only to SteadyIQ Platform and the Services related thereto. Such provisions shall not be applicable to other services or deliverables to be performed under the Master Agreement.

SECTION 7. RELATIONSHIP OF THE PARTIES

7.1 Relationship of the Parties. The relationship of SteadyIQ and Customer established by this Agreement shall be solely that of independent contractors, and nothing herein shall create or imply any other relationship. Nothing in this Agreement shall be construed to give either Party the power to direct or control the daily activities of the other Party. SteadyIQ does not grant Customer or any of Customer's representatives the power or authority to make or give any agreement, statement, representation, warranty, or other commitment on behalf of SteadyIQ, or to enter into any contract or otherwise incur any liability or obligation, express or implied, on behalf of SteadyIQ, or to transfer, release, or waive any right, title, or interest of SteadyIQ. SteadyIQ shall have the right to determine the method, details, and means of performing any Services pursuant to this Agreement. SteadyIQ shall have the sole right to designate the appropriate personnel necessary to accomplish any Services to be performed related to SteadyIQ Platform and the Services related thereto.

7.2 Customer Expenditures. Customer acknowledges and agrees that any expenses it incurs in furtherance of this Agreement are voluntary in nature and are made with the knowledge that this Agreement may expire or be terminated as provided herein. Customer shall make no claim against SteadyIQ, and SteadyIQ shall not be liable with respect to the recoupment of any expenditures or investment made by Customer.

SECTION 8. INTELLECTUAL PROPERTY RIGHTS

8.1 Intellectual Property Rights. Customer shall own all right, title, and interest in and to all Customer Data and Reports submitted to Customer by SteadyIQ on behalf of Participants. During the term of this Agreement, Customer grants SteadyIQ a non-exclusive, royalty-free, non-transferable right to access and use Customer Data and Reports submitted to Customer to provide Services to Customer and to monitor and improve Services. SteadyIQ shall have and retain sole ownership of all Intellectual Property comprising SteadyIQ Platform and any Work Product created pursuant to this Agreement as well as any modifications or enhancements made thereto (collectively, the "SteadyIQ Intellectual Property"), with the sole exception of any content or data provided by Customer. SteadyIQ hereby grants to Customer and its Participants the limited right to access and use SteadyIQ Platform pursuant to the terms and conditions of this Agreement.

8.2 Ownership of Work Product. All Work Product (with the exception of any Customer deliverables including content or data provided by Customer and Reports submitted to the Customer) shall be owned by SteadyIQ, and nothing in this Agreement shall operate to transfer ownership to Customer.

8.3 Confidential Information. During the course of performance of this Agreement, either Party may disclose to the other certain Confidential Information. In addition to the duty of a Party to comply with criminal and civil laws (including, but not limited to, applicable state trade secrets laws, U.S. patent and copyright law, applicable U.S. import and export control statutes and regulations, and the Economic Espionage Act), the Party receiving Confidential Information shall exercise all reasonable care to preserve and protect the Confidential Information from any unauthorized access, use,

disclosure, or theft. For purposes of this Agreement, “reasonable care” shall be at least the same level of care and discretion that is used by the receiving party to protect the trade secrets or other Confidential Information of the receiving party. In any event, the receiving party shall be non-negligent in handling the Confidential Information disclosed by the other Party. The receiving party shall restrict access to the Confidential Information to only those receiving party employees, affiliates, parents, agents, counsel, consultants, and advisors who directly participate in the activities covered by this Agreement, and who have a legitimate need to know that Confidential Information for purposes of this Agreement, and who also agree to be bound by terms and conditions consistent with this Agreement, provided that the receiving party shall remain liable for compliance by its employees, affiliates, parents, agents, counsel, consultants, and advisors. Confidential Information shall not be reproduced by the receiving party in any form except as required to accomplish the intent of this Agreement. The receiving party shall notify the disclosing party, in writing, promptly after the receiving party becomes aware of any unauthorized access, use, disclosure, or theft of the Confidential Information and shall identify actions taken by the receiving party to contain and prevent further unauthorized access, use, disclosure, or theft of the Confidential Information. Notwithstanding any other provision of this Agreement, the obligations of the receiving party under this Section shall survive the expiration or termination of this Agreement. Customer recognizes that Federal agencies are subject to the Freedom of Information Act, 5 U.S.C. 552, which may require that certain information be released, despite being characterized as “confidential” by the vendor.

8.4 Compliance with Law or Court Order. The receiving party may produce information in compliance with any law, court, or administrative order. The receiving party shall give the disclosing party reasonable notice under the circumstances and to the extent permitted by law that such Confidential Information is being sought by a third party so as to afford the disclosing party, at disclosing party’s cost, the opportunity to limit or prevent such disclosure. Unless otherwise expressly provided herein, all files, lists, records, documents, drawings, documentation, end-user materials, specifications, equipment, and computer programs that incorporate or refer to any Confidential Information shall be returned, deleted, or destroyed by the receiving party promptly upon termination or expiration of this Agreement.

8.5 Notification. Customer shall immediately notify SteadyIQ of any determination, discovery, or notification that any person or entity is or may be misusing or infringing any SteadyIQ Intellectual Property.

8.6 Remedies. Customer agrees that a breach of Sections 2, 3, 8.1, 8.2, 8.3, or 8.4 may cause SteadyIQ irreparable injury and damage. Unless federal law otherwise precludes injunctive or other equitable relief, the Parties expressly agree that SteadyIQ shall be entitled to injunctive and other equitable relief to prevent such a breach, in addition to any other remedy to which SteadyIQ might be entitled. The Parties waive the posting of any bond or surety prior to the issuance of an injunction hereunder. In the event a court refuses to honor the waiver of bond hereunder, the Parties expressly agree to a bond in the amount of \$100.00. All remedies for such a breach shall be cumulative and the pursuit of one remedy shall not be deemed to exclude any other remedy with respect to the subject matter hereof.

8.7 Applicability of Section 8. The Parties agree that the terms of Section 8 of the Agreement are applicable only to SteadyIQ Platform and the Services related thereto. Such provisions shall not be applicable to other services or deliverables to be performed under the Master Agreement.

SECTION 9. GENERAL PROVISIONS

9.1 Order of Precedence. In the event of a conflict between this Agreement and Master

Agreement, this Agreement shall prevail as to any provisions related to SteadyIQ's intellectual property.

9.2 Entire Agreement; Amendment. This Agreement constitutes the entire agreement of the Parties with respect to the subject matter hereof and supersedes all prior agreements, both oral and written, with respect to the subject matter hereof. Except as otherwise provided herein, no amendment or modification of this Agreement shall be effective unless in writing and signed by both Parties. No use of trade or other regular practice or method of dealing between the Parties shall be used to modify, interpret, supplement or alter in any manner the terms of this Agreement.

9.3 Multiple Counterparts. This Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which shall constitute one and the same instrument. The Parties agree that this Agreement may be executed by facsimile or electronic (including PDF) signature.

9.4 Severability. If any term or provision of this Agreement shall be held to be invalid, illegal, or unenforceable, the remaining terms and provisions of this Agreement shall remain in full force and effect, and such invalid, illegal, or unenforceable term or provision shall be deemed not to be part of this Agreement.

9.5 Governing Law; Venue. This Agreement shall be governed by and construed, interpreted, and enforced in accordance with the Federal laws of the United States.

9.6 Notices. Any notice required hereunder shall be delivered by either Party to one another and shall be deemed sufficient when deposited in the United States mail, postage prepaid, transmitted by facsimile, transmitted by email, or hand-carried and presented to an authorized employee of a Party.

9.7 Survival. The provisions of all Sections shall survive the termination or expiration of this Agreement and shall remain in full force and effect.

9.8 Waiver. Except as specifically provided in a written waiver signed by a duly authorized representative of the Party seeking enforcement, the failure to enforce or the waiver of any term of this Agreement shall not constitute the waiver of such term at any time or in any circumstances and shall not give rise to any restriction on or condition to the prompt, full and strict enforcement of the terms of this Agreement.

9.9 Assignments and Benefit. SteadyIQ may assign this Agreement and transfer all its rights and obligations hereunder to its respective successors (whether by purchase of stock or assets, merger, operation of law, or otherwise) in accordance with the provisions set forth at FAR 42.1204. Customer may not assign this Agreement without the prior written consent of SteadyIQ. This Agreement shall be binding upon and shall inure to the benefit of Customer and SteadyIQ and their successors and permitted assigns, subject to the other provisions of this Section.

9.10 Force Majeure. In accordance with FAR Clause 52.212-4(f), each Party to this Agreement shall be excused from any delay or failure in its performance hereunder, other than for payment of money, caused by any disruption or slow speed of the Internet, break-downs of security or introduction of computer viruses (and the like) by third parties any and all acts of God, strikes, lockouts, other industrial disturbances, acts of the public enemy, laws, rules, regulations and orders of governmental or quasigovernmental entities, travel restrictions, wars or warlike action, arrest or other restraint of government (civil or military), blockades, insurrections, riots, vandalism, terrorism or terrorist threats, epidemics, pandemics, lightning, earthquakes, hurricanes, storms,

floods, washouts, fire or other casualty, civil disturbances, explosions, breakage or accidents to equipment or machinery, threats of bombs or similar interruptions, confiscation or seizure by any government or public authority, nuclear reaction, radioactive contaminations, accidents or any other causes, whether of the kind herein enumerated or otherwise that are not reasonably within the control or caused by the Party claiming the right to delay the performance on account of such occurrence.

9.11 Publicity. Customer grants SteadyIQ the right to refer to the name of Customer in SteadyIQ's customer listings, on its website, or in a marketing brochure, User profile, or press release to the extent permitted by the General Services Acquisition Regulation (GSAR) 552.203-71.

9.12 Third Parties. Nothing in this Agreement, express or implied, shall create or confer upon any person or entity not a named Party to this Agreement any legal or equitable rights, remedies, liabilities or claims with respect to this Agreement, except as expressly provided herein.

9.13 Non-Exclusive Service. Customer acknowledges that the Services are provided on a non-exclusive basis. Nothing shall be deemed to prevent or redirect SteadyIQ's ability to provide Services or any other technology to other parties.

9.14 Authority. The undersigned representatives of the Parties represent and warrant that this Agreement is being executed pursuant to direction and approval by their respective organizations.

9.15 Headings. The headings in this Agreement are for information and convenience only and shall not affect the construction thereof.

9.16 Audit. SteadyIQ will assist the Customer with audits by a third-party or independent assessor, as reasonably requested. SteadyIQ will cooperate with the Customer regarding state or federal audits or reviews and will provide requested information within a mutually agreed upon time.

9.17 Reserved.

CUSTOMER

Address: _____

-

Email address for notices: _____

Authorized Signature: _____

Printed Name: _____

Title: _____

Date: _____

STEADY PLATFORM, INC.

101 Marietta St NW, Suite 3100, Atlanta, GA 30303-2720

Email address for notices: finance@steadyiq.com

Authorized Signature: _____

James D. Haberlen

Chief Commercial Officer

Steady Platform, Inc. Terms of Service

These Terms of Service (“**Terms**”) govern your access and use of the applications, websites, content and products constituting the Services (as described below) which are made available by Steady Platform, Inc., dba SteadyIQ, (“**SteadyIQ**”, “**we**,” “**our**,” or “**us**”) on steadyapp.com, steadyiq.com, or steadyimpact.com (the “**Site**”). In these Terms, the words “including” and “include” mean “including, but not limited to.”

PLEASE READ THESE TERMS CAREFULLY, AS THEY CONSTITUTE A LEGAL AGREEMENT BETWEEN YOU AND STEADYIQ.

By accessing or using the Site and Services, you confirm your agreement to be bound by these Terms (“**Agreement**”). If you do not agree to these Terms, you may not access or use the Services. These Terms expressly supersede prior agreements or arrangements with you.

IMPORTANT: EXCEPT FOR REGISTERED USERS WHO ARE REFERRED THROUGH A REFERRING ENTITY (AS DEFINED BELOW) THAT EXPRESSLY PROHIBITS THE APPLICATION OF THE ARBITRATION PROVISION TO SUCH REGISTERED USERS, PLEASE REVIEW CAREFULLY THE ARBITRATION PROVISION SET FORTH IN SECTION VII, BELOW, AS IT WILL REQUIRE YOU TO RESOLVE DISPUTES WITH STEADYIQ ON AN INDIVIDUAL BASIS THROUGH FINAL AND BINDING ARBITRATION.

For purposes of these Terms, a referring entity (“**Referring Entity**”) means any third-party entity, including but not limited to government agencies, financial institutions, or others, who direct you to our Site or Services. If not expressly prohibited by your Referring Entity, supplemental terms may apply to certain Services, such as specific consents to use a certain Service or policies for a particular event, program, activity or promotion, and such supplemental terms will be disclosed to you in separate region or industry-specific disclosures (e.g., a specific webpage of city) or in connection with the applicable Service(s). Supplemental terms are in addition to, and shall be deemed a part of, these Terms for the purposes of the applicable Service(s). Supplemental terms shall prevail over these Terms in the event of a conflict with respect to the applicable Services.

I. Description of the Services

The SteadyIQ Service provides Registered Users (defined below) with financial analysis services, including income verification, employment options based on information provided by such users, and financial health information and tools.

The income verification service is provided at no cost for users that have been referred by Referring Entity.

A. Eligibility

In order to use the Services, you must have full legal capacity to enter into a contract; be at least eighteen (18) years old or of legal age in your state of residence; and provide your personal information as needed to utilize the Services. A person that satisfies these and other criteria that SteadyIQ may establish from time to time shall be considered a **“Registered User.”**

The Services are not intended for use by persons in any jurisdiction or country where such use would be contrary to or in violation of applicable laws or regulations. We may restrict your access to the Services during times you are in a country for which use of the Services would be prohibited. You are responsible for compliance with all local laws.

B. Personal Information

In order to identify you and prevent unauthorized use or misuse of the Services, SteadyIQ may request certain information from you and you agree to comply with any request for such information to ensure proper identification.

SteadyIQ's collection and use of personal information in connection with the Services is described in SteadyIQ's Privacy Statement attached hereto and located at <https://www.steadyiq.com/privacy>.

To protect the security of your information, we may require you to authenticate your identity (i.e., prove that you are who you say you are) to use certain tools and conduct certain transactions through the Services. As a precaution, we recommend that Registered Users protect their security by closing their web browser after logging out of their account. If you believe that information that you have submitted through the Services has been accessed or used without your permission, you must inform SteadyIQ as soon as possible.

You are responsible for maintaining the confidentiality of your account and password and for restricting access to your computer or device, and you will be responsible for all activities that occur under your account or password.

C. User Research

If not expressly prohibited by your Referring Entity, Registered Users may be presented with an opportunity to engage in product research, surveys, or interviews.

D. Income and Employment Verification Information

If applicable to the Service you request, SteadyIQ may, with your consent and direction, collect certain information, including but not limited to, income, financial, employment, hours, or related information from you when you connect your third party sources, such as but not limited to financial institutions and employer's payroll providers to our Services in order to aggregate your relevant data. SteadyIQ may also, with your consent and direction, provide information we have collected from you, such as but not limited to, bank transactions, income, and employment information, to agencies or institutions for the purposes of verifying any requests or applications you have submitted to such agencies or institutions. Such information is provided only with your consent for the purposes of verifying information you have provided to such agencies or institutions to help prevent fraud and identity theft and is not intended to be used as information bearing on your creditworthiness. This information is not a consumer report and SteadyIQ is not a consumer reporting agency.

As noted above, SteadyIQ's collection and use of your information in connection with the Services are described in these Terms and SteadyIQ's Privacy Statement attached hereto and located at <https://www.steadyiq.com/privacy>. However, the agencies or institutions to which you may have submitted any requests or applications may have their own separate terms of services and privacy policies, which you should also review.

E. Other Content

If not expressly prohibited by your Referring Entity, the Services may also present Registered Users with information relating to third party products or services that

may be of interest to them. The Services may also provide Registered Users with general tips, recommendations and financial educational material.

F. Changes and Modifications

We reserve the right to remove or make changes to the Services or any function or feature of a Service at any time subject to any legally or contractually required notification. Services may vary by state and may not be available in all states.

II. Using our Service

The SteadyIQ Service and the Content is the property of SteadyIQ. **“Content”** refers to any text, images, video, audio, data, or other materials that we upload, submit, post, display, or otherwise make available on or through our Service. We grant you limited, non-exclusive, revocable permission to make use of the SteadyIQ Service, and limited, non-exclusive, revocable permission to make personal, non-commercial use of the Content (collectively, “Access”). This Access shall remain in effect until and unless terminated by you or SteadyIQ. You promise and agree that you are using the SteadyIQ Service and Content for your own personal, non-commercial use and that you will not redistribute or transfer the SteadyIQ Service or the Content.

The SteadyIQ software applications and the Content are not sold or transferred to you, and SteadyIQ and its licensors retain ownership of all copies of the SteadyIQ software applications and Content even after installation on your personal computers, mobile handsets, tablets, wearable devices, speakers and/or other devices (“Devices”).

All SteadyIQ trademarks, service marks, trade names, logos, domain names, and any other features of the SteadyIQ brand (“SteadyIQ Brand Features”) are the sole property of SteadyIQ or its licensors. The Agreements do not grant you any rights to use any SteadyIQ Features whether for commercial or non-commercial use.

You agree to abide by our Terms of Service and not to use the SteadyIQ Service, the Content, or any part thereof in any manner not expressly permitted by the Agreements. Except for the rights expressly granted to you in the Agreements,

SteadyIQ grants no right, title, or interest to you in the SteadyIQ Service or Content.

Third party software (for example, open source software libraries) included in the SteadyIQ Service are made available to you under the relevant third party software library's license terms as published in the help or settings section of our desktop and mobile client and/or on our website.

III. Important Disclaimers

NEITHER STEADYIQ NOR THE SERVICES ARE INTENDED TO PROVIDE LEGAL, TAX OR FINANCIAL ADVICE. STEADYIQ IS NOT AN EMPLOYER, FINANCIAL PLANNER, DEBT CONSOLIDATOR, BROKER OR TAX ADVISOR. The Services are intended only to provide Registered Users with verification services and tools.

IV. Availability of the Services

You agree and acknowledge that you have the sole responsibility and liability for your use of the Services and for providing or obtaining, and for maintaining, all of the hardware, software, electrical power, telecommunications, Internet Services, and other products or services necessary or desirable for you to access and use the Services.

From time to time, due to the performance of maintenance, malfunctions or failures of software, equipment, or telecommunications devices, unusual transaction volume, or similar reasons, the Services may not be available for your use. We minimize the periods of time during which the Services are unavailable. You agree that we shall not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of the unavailability of the Services, regardless of whether it could be shown that we could have prevented or reduced the duration of such unavailability by taking any action within our reasonable control. We shall also not be responsible for any loss, damages, costs, or expenses which you may suffer or incur, directly or indirectly, as a result of your inability to access the Services caused directly or indirectly, in whole or in part, by your computer or mobile device, your inability to establish a connection to the Internet, your Internet Service Provider, or capacity or other limitations or constraints of the Internet.

V. Prohibited Activities

You agree that you will not:

- Use the Services for any purpose other than as expressly permitted by SteadyIQ.
- Use the Services for any commercial purpose.
- Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Services or any portion of the Services, without our express written consent, which may be withheld in our sole discretion;
- Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the Services, other than the search engines and search agents available through the Services and other than generally available third-party web browsers;
- Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of the Services;
- Attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of the Services;
- Attempt to gain an unauthorized access to any portion of the Services;
- Reproduce, duplicate, copy, sell, resell, visit, or otherwise exploit for any commercial purpose the Services without our express written consent;
- Frame or utilize framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of SteadyIQ without express written consent; or
- Use meta tags or any other “hidden text” utilizing our name or trademarks without our express written consent.
- Misuse the Services.

You may use the Services only as permitted by law and described herein. We may at any time, with or without cause, and without prior notice to you, deny you

access to the Services. Our third-party service providers may also restrict or deny your access to certain Services pursuant to their service terms.

VI. Consent to Communication

By accepting these Terms of Service, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our behalf for any and all purposes, at any telephone number, or physical or electronic address you provide to us. You agree we may contact you in any way including SMS text messages, calls using prerecorded messages or artificial voice, and calls and messages delivered using an auto telephone dialing system or an automated texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or via text.

You consent to receive SMS messages (including text messages), calls and messages (including prerecorded and artificial voice and autodialed) from us, our agents, representatives, affiliates or anyone calling on our behalf at the specific number(s) you have provided to us, or number(s) we can reasonably associate with your account (through skip tracing, caller ID capture, or other methods), with information or questions about your account. You certify, warrant and represent that the telephone numbers that you have provided to us are your numbers and not someone else's. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to alert us whenever you stop using a particular telephone number.

We will not use autodialed or prerecorded calls or texts to contact you for marketing purposes unless you provide us with prior express written consent. If you have provided consent to receive marketing calls, you agree that SteadyIQ's employees, agents, and representatives may use autodialed or pre-recorded phone calls and SMS text messages to contact your mobile phone at the number you provide for the purpose of describing goods and services that may be of interest to you, whether offered by SteadyIQ, affiliates, or third parties. If provided, your consent will be effective even if the number you have provided is registered on any state or federal Do-Not-Call (DNC) list. This consent for telemarketing calls shall remain in effect until you revoke it. Your consent to receive telephone communications is not a condition of using SteadyIQ's product and may be

revoked at any time by [visiting our help center and submitting a form](#), or by writing to us at Steady Platform, Inc. c/o Compliance Department, 101 Marietta Street, Suite 3100, Atlanta, Georgia 30303.

Please keep us informed of any changes in your contact information so that you can continue to receive timely electronic Communications from us. You may update your contact information by [visiting our help center and submitting a form](#), or by writing to us at Steady Platform, Inc. c/o Compliance Department, 101 Marietta Street, Suite 3100, Atlanta, Georgia 30303.

VII. Arbitration

Except for Registered Users who are referred through a Referring Entity that expressly prohibits the application of this arbitration provision to such Registered Users, you agree to resolve any claim that you may have against SteadyIQ on an individual basis in mandatory binding arbitration, as set forth in and in accordance with this Section VII. This will preclude you from bringing any class, collective, or representative action against SteadyIQ, and also preclude you from participating in or recovering relief under any current or future class, collective, consolidated, or representative action brought against SteadyIQ by someone else.

A. Agreement to Binding Arbitration

You and SteadyIQ agree that any dispute, claim or controversy arising out of or relating to (a) these Terms or the existence, breach, termination, enforcement, interpretation or validity thereof, or (b) your access to or use of the Services at any time, whether before or after the date you agreed to the Terms, will be settled by binding arbitration between you and SteadyIQ, and not in a court of law.

You acknowledge and agree that you and SteadyIQ are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding. Unless both you and SteadyIQ otherwise agree in writing, any arbitration will be conducted only on an individual basis and not in a class, collective, consolidated, or representative proceeding. However, you and SteadyIQ each retain the right to bring an individual action in small claims court and the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement,

misappropriation or violation of a party's copyrights, trademarks, trade secrets, patents or other intellectual property rights.

B. Rules and Governing Law.

The arbitration will be administered by the American Arbitration Association ("AAA") in accordance with the AAA's Consumer Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the "AAA Rules") then in effect, except as modified by this Section. The AAA Rules are available at www.adr.org/arb_med or by calling the AAA at 1-800-778-7879.

The parties agree that the arbitrator ("Arbitrator"), and not any federal, state, or local court or agency, shall have exclusive authority to resolve any disputes relating to the interpretation, applicability, enforceability or formation of this Section VII, including any claim that all or any part of this Section VII is void or voidable. The Arbitrator shall also be responsible for determining all threshold arbitrability issues, including issues relating to whether the Terms are unconscionable or illusory and any defense to arbitration, including waiver, delay, laches, or estoppel.

Notwithstanding any choice of law or other provision in the Terms, the parties agree and acknowledge that this Section VII evidences a transaction involving interstate commerce and that the Federal Arbitration Act, 9 U.S.C. § 1 et seq. ("FAA"), will govern its interpretation and enforcement and proceedings pursuant thereto. It is the intent of the parties that the FAA and AAA Rules shall preempt all state laws to the fullest extent permitted by law. If the FAA and AAA Rules are found to not apply to any issue that arises under this Section VII or the enforcement thereof, then that issue shall be resolved under the laws of the state of New York.

C. Process.

A party who desires to initiate arbitration must provide the other party with a written Demand for Arbitration as specified in the AAA Rules. (The AAA provides a form Demand for Arbitration – Consumer Arbitration Rules at www.adr.org or by calling the AAA at 1-800-778-7879). The Arbitrator will be either (1) a retired judge or (2) an attorney specifically licensed to practice law in the state of California and will be selected by the parties from the AAA's roster of consumer dispute

arbitrators. If the parties are unable to agree upon an Arbitrator within seven (7) days of delivery of the Demand for Arbitration, then the AAA will appoint the Arbitrator in accordance with the AAA Rules.

D. Location and Procedure.

Unless you and SteadyIQ otherwise agree, the arbitration will be conducted in the county where you reside. If your claim does not exceed \$10,000, then the arbitration will be conducted solely on the basis of documents you and SteadyIQ submit to the Arbitrator, unless you request a hearing or the Arbitrator determines that a hearing is necessary. If your claim exceeds \$10,000, your right to a hearing will be determined by the AAA Rules. Subject to the AAA Rules, the Arbitrator will have the discretion to direct a reasonable exchange of information by the parties, consistent with the expedited nature of the arbitration.

E. Arbitrator's Decision.

The Arbitrator will render an award within the time frame specified in the AAA Rules. Judgment on the arbitration award may be entered in any court having competent jurisdiction to do so. The Arbitrator may award declaratory or injunctive relief only in favor of the claimant and only to the extent necessary to provide relief warranted by the claimant's individual claim. An Arbitrator's decision shall be final and binding on all parties. An Arbitrator's decision and judgment thereon shall have no precedential or collateral estoppel effect. If you prevail in arbitration you will be entitled to an award of attorneys' fees and expenses, to the extent provided under applicable law. SteadyIQ will not seek, and hereby waives all rights SteadyIQ may have under applicable law to recover, attorneys' fees and expenses if SteadyIQ prevails in arbitration.

F. Fees.

Your responsibility to pay any AAA filing, administrative and arbitrator fees will be solely as set forth in the AAA Rules. However, if your claim for damages does not exceed \$75,000, SteadyIQ will pay all such fees, unless the Arbitrator finds that either the substance of your claim or the relief sought in your Demand for Arbitration was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)).

G. Changes.

Notwithstanding the provisions in these Terms regarding consent to be bound by amendments to these Terms, if SteadyIQ changes this Section VII Agreement after the date you first agreed to the Terms (or to any subsequent changes to the Terms), you may reject any such change by providing SteadyIQ written notice of such rejection within 30 days of the date such change became effective, as indicated in the "Effective" date above. This written notice must be provided either (a) by mail or hand delivery to our registered agent for service of process, c/o Steady Platform, Inc. (the name and current contact information for the registered agent in each state are available online here), or (b) by visiting our help center and submitting a form using the email address associated with your Account to: [submit form](#). In order to be effective, the notice must include your full name and clearly indicate your intent to reject changes to this Section VII. By rejecting changes, you are agreeing that you will arbitrate any dispute between you and SteadyIQ in accordance with the provisions of this Section VII as of the date you first agreed to the Terms (or to any subsequent changes to the Terms).

H. Severability and Survival.

If any portion of this Section VII is found to be unenforceable or unlawful for any reason, (1) the unenforceable or unlawful provision shall be severed from these Terms; (2) severance of the unenforceable or unlawful provision shall have no impact whatsoever on the remainder of the Section VII or the parties' ability to compel arbitration of any remaining claims on an individual basis pursuant to the Section VII; and (3) to the extent that any claims must therefore proceed on a class, collective, consolidated, or representative basis, such claims must be litigated in a civil court of competent jurisdiction and not in arbitration, and the parties agree that litigation of those claims shall be stayed pending the outcome of any individual claims in arbitration.

VIII. Limitations of Liability

UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OR LOST PROFITS THAT MAY ARISE IN CONNECTION WITH THE SERVICES, OR FROM YOUR USE OF, OR INABILITY TO USE, THE SERVICES OR ANY INFORMATION PROVIDED THROUGH THE SERVICES; OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION,

INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE; OR DISCLOSURE OF INFORMATION WHEN REPLYING TO YOU BY E-MAIL OR OTHER ELECTRONIC MEANS OR RECEIVING E-MAILS FROM YOU; EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES, OR EXPENSES.

Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law.

IX. No Representations or Warranties

EXCEPT AS OTHERWISE EXPRESSLY PROVIDED HEREIN, THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND WITHOUT ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, WORKMANLIKE EFFORT, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT GUARANTEE THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE OR THAT CONTENT LOSS WON'T OCCUR, NOR DO WE GUARANTEE ANY CONNECTION TO OR TRANSMISSION FROM ANY COMPUTER NETWORK.

STEADYIQ DOES NOT WARRANT THAT THE SERVICES, INFORMATION, CONTENT, MATERIALS, PRODUCTS (INCLUDING SOFTWARE) OR OTHER SERVICES INCLUDED ON OR OTHERWISE MADE AVAILABLE TO YOU THROUGH THE SERVICES, OUR SERVERS OR ELECTRONIC COMMUNICATIONS SENT FROM STEADYIQ ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. WE ASSUME NO RESPONSIBILITY, AND SHALL NOT BE LIABLE FOR, ANY VIRUSES THAT MAY INFECT OR DAMAGE YOUR COMPUTER EQUIPMENT OR OTHER PROPERTY AS A RESULT OF YOUR ACCESS TO, USE OF, OR BROWSING OF THE SERVICES, THE WEB, OR YOUR DOWNLOADING OF ANY MATERIALS, DATA, TEXT, IMAGES, VIDEO, OR AUDIO FROM THE SERVICES OR THE WEB.

WE DO NOT WARRANT NOR REPRESENT THAT YOUR USE OF MATERIALS DISPLAYED THROUGH THE SERVICES WILL NOT INFRINGE RIGHTS OF THIRD PARTIES NOT OWNED OR AFFILIATED WITH US.

X. Indemnification

You agree to indemnify, defend and hold SteadyIQ, its parent, investors, affiliates and subsidiaries, and each of their officers, directors, employees, representatives and agents (collectively, the "Indemnified Parties") harmless from and against

any and all claims, losses, expenses, demands, or liabilities, including attorneys' fees and costs, incurred by us in connection with any claim by a third party (including any intellectual property claim) arising out of your use of the Services in violation of these Terms or in violation of any applicable law. You further agree that you will cooperate fully in the defense of any such claims. We reserve the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, and you shall not in any event settle any such claim or matter without our written consent.

XI. Applicable Law

These Terms will be governed by the laws of the United States and the State of New York without giving effect to any conflict of laws to the contrary. You consent to the exclusive jurisdiction of, and venue in, the state and federal courts in New York City, New York. AS SET FORTH IN SECTION VII ABOVE, YOU IRREVOCABLY WAIVE ANY AND ALL RIGHTS YOU MAY HAVE TO A TRIAL BY JURY IN ANY JUDICIAL PROCEEDING INVOLVING ANY CLAIM RELATING TO OR ARISING UNDER THESE TERMS.

XII. No Waiver

No failure, omission, or delay on our part to exercise any right under these Terms will preclude any other further exercise of that right or other right under these Terms.

XIII. Change in Law

If any provision in these Terms must change due to applicable law or are declared invalid by order of a court, the remaining provisions of these Terms will not be affected, and these Terms will be interpreted as if the invalid provision had not been placed in these Terms. The headings in these Terms are intended only to help organize these Terms.

XIV. Changes to these Terms

SteadyIQ may non-materially amend the Terms from time to time. Amendments will be effective upon SteadyIQ's posting of such updated Terms at this location or in the amended policies or supplemental terms on the applicable Service(s). Your continued access or use of the Services after such posting confirms your consent to be bound by the Terms, as non-materially amended. If you do not

agree with any non-material amendment we make to these Terms, you must stop using the Services.

XV. Electronic Communication Agreement

By using the Services, you consent and agree to receive terms, disclosures and other information required by law to be provided to you in writing (collectively, "Communications") to you electronically, including to the e-mail address that you provided to us, pursuant to the Electronic Signatures in Global and National Commerce Act. You further agree that:

- You are providing your electronic signature on agreements and documents, which has the same effect as if you signed them in ink.
- You have the appropriate device and software to access and retain any Communication received from us, including a computer or mobile device, a valid e-mail address and the ability to download, print or otherwise retain Communications.
- This consent applies to all Communications from SteadyIQ, unless you have withdrawn your consent by contacting us at the address below. If you withdraw your consent to receive Communications electronically, we may prohibit you from using the Services.
- You may request paper copies of any legal Communications by writing to us at the address below, to the "Attention of Electronic Communication Opt-Out."

You are responsible for ensuring that we have your current email address, so that we can communicate with you electronically. If you need to update your primary email address, you may do so by [visiting our help center and submitting a form](#).

Government Terms: The foregoing terms shall be modified as follows for Government customers placing written orders against a GSA Agreement, with "You" referring to the Government.

- (A) Section I, Subsection F, is modified to add the following after the last sentence.

"In the event that We discontinue a Service that You have contracted for, You shall be entitled to a pro rata refund for any fees paid for not used. However, to the extent the Services include subscriptions or licensing fees, those are non-refundable."

- (B) Section VII. entitled "Arbitration" is deleted in its entirety and replaced with the following:

"VII. Disputes. This contract is subject to the Contract Disputes Act (CDA) of 1978, as amended. The parties agree to waive any right to a jury trial and that any disputes will be resolved through arbitration by submitting a claim to the Civilian Board of Contract Appeals for a final and binding decision."

- (C) Section VII. entitled "Limitations of Liability" is deleted in its entirety and replaced with the following:

"VIII. Limitations of Liability

UNDER NO CIRCUMSTANCES SHALL WE BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES OR LOST PROFITS THAT MAY ARISE IN CONNECTION WITH THE SERVICES, OR FROM YOUR USE OF, OR INABILITY TO USE, THE SERVICES OR ANY INFORMATION PROVIDED THROUGH THE SERVICES; OR IN CONNECTION WITH ANY FAILURE OF PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION, COMPUTER VIRUS OR LINE OR SYSTEM FAILURE; OR DISCLOSURE OF INFORMATION WHEN REPLYING TO YOU BY E-MAIL OR OTHER ELECTRONIC MEANS OR RECEIVING E-MAILS FROM YOU; EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, LOSSES, OR EXPENSES. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages. In such jurisdictions, our liability is limited to the greatest extent permitted by law. THE FOREGOING LIMITATION OF LIABILITY SHALL NOT APPLY TO (1) PERSONAL INJURY OR DEATH RESULTING FROM LICENSOR'S NEGLIGENCE; (2) FOR FRAUD; OR (3) FOR ANY OTHER MATTER FOR WHICH LIABILITY CANNOT BE EXCLUDED BY LAW."

- (D) Section XI. entitled "No Representations or Warranties" is deleted in its entirety and replaced with the following:

"XI. Representations or Warranties

STEADYIQ WARRANTS THAT THE SERVICES WILL PERFORM SUBSTANTIALLY IN ACCORDANCE WITH SERVICES WRITTEN MATERIALS ACCOMPANYING IT, IF ANY.

EXCEPT AS OTHERWISE EXPRESSLY PROVIDED HEREIN, THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS AND WITHOUT ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, WORKMANLIKE EFFORT, NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT GUARANTEE THE SERVICES WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE OR THAT CONTENT LOSS WON'T OCCUR, NOR DO WE GUARANTEE ANY CONNECTION TO OR TRANSMISSION FROM ANY COMPUTER NETWORK.

STEADYIQ DOES NOT WARRANT THAT THE SERVICES, INFORMATION, CONTENT, MATERIALS, PRODUCTS (INCLUDING SOFTWARE) OR OTHER SERVICES INCLUDED ON OR OTHERWISE MADE AVAILABLE TO YOU THROUGH THE SERVICES, OUR SERVERS OR ELECTRONIC COMMUNICATIONS SENT FROM STEADYIQ ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. WE ASSUME NO RESPONSIBILITY, AND SHALL NOT BE LIABLE FOR, ANY VIRUSES THAT MAY INFECT OR DAMAGE YOUR COMPUTER EQUIPMENT OR OTHER PROPERTY AS A RESULT OF YOUR ACCESS TO, USE OF, OR BROWSING OF THE SERVICES, THE WEB, OR YOUR DOWNLOADING OF ANY MATERIALS, DATA, TEXT, IMAGES, VIDEO, OR AUDIO FROM THE SERVICES OR THE WEB.

(E) Section X. entitled "Indemnification" is deleted in its entirety.

(F) Section XI. entitled "XI. Applicable Law" is deleted in its entirety and replaced with the following:

"XI. Applicable Law

These Terms will be governed by the Federal law unless there is no applicable Federal law in which case they will be governed by the laws of the State of New York without giving effect to any conflict of laws to the contrary."

Steady Platform, Inc.

101 Marietta Street NW

Suite 3100

Atlanta, GA 30303

Last Updated: April 17, 2026

PRIVACY STATEMENT

LAST UPDATED / EFFECTIVE DATE: April 17, 2026

Steady Platform, Inc., dba SteadyIQ, including all Steady Platform, Inc. businesses and affiliates (“SteadyIQ,” “Steady,” “us,” “our,” or “we”), has developed this statement (“Privacy Statement”) to provide you with information on how we collect, use, and disclose information from you and other users (“Users,” or “you”) of our websites, such as steadyapp.com or steadyiq.com, where this Privacy Statement is posted (collectively, the “Site”), any mobile application (“mobile app”), and Steady Platform, Inc. Services.

SteadyIQ collects information about you when you use our mobile applications, Sites, and other products and services (collectively, the “Services”), and through other interactions and communications you have with us. The Services are provided by SteadyIQ.

NOTICE AT COLLECTION

We collect the categories of personal information as described under the “COLLECTION OF INFORMATION” section below and use these categories of personal information for the purposes as described under the “USE OF INFORMATION” section below. We do not sell, but we may share your personal information. We retain your personal information as described below under the “Retention of Personal Information” section. For more information, please review our disclosures below at “FOR CALIFORNIA RESIDENTS – NOTICE AT COLLECTION”.

COLLECTION OF INFORMATION

Information You Provide to Us

We collect information you provide directly to us, such as when you create or modify your account, contact customer support, use the Services, interact with us in a business context, or otherwise communicate with us. This information may include: name, email, phone number, postal address, interests, skills, employment experience, education background, job preferences, payroll information, bank information, payment method, gross income, business expenses, and other information you choose to provide.

We, or our third party service providers, may maintain recordings of your communications with us for the time necessary to fulfill the business purpose(s) for which it was collected.

Information We Collect Through Your Use of Our Services

When you use our Services, we collect information about you in the following general categories:

- **Job Information:** When you use the Services to seek a job, we collect information concerning your employment history, educational and other background, and job preferences including the type of job requested, the specific job that you obtained, and your compensation.

- **Transaction and Bank Information:** For those users who have linked their bank account information with us, we collect bank account transaction details, purchase history, and other related transaction details.
- **Usage and Preference Information:** We collect information about how you and Site visitors interact with our Services, preferences expressed, and settings chosen. In some cases, we do this through the use of cookies, pixel tags, and similar technologies that create and maintain unique identifiers.
- **Device Information:** We may collect information about your mobile device, including, for example, the hardware model, operating system and version, software and file names and versions, preferred language, unique device identifier, advertising identifiers, serial number, device motion information, and mobile network information.
- **Log Information:** When you interact with the Services, we collect server logs, which may include information like device IP address, access dates and times, geolocation information about where you might be, app features or pages viewed, app crashes and other system activity, type of browser, and the third-party site or service you were using before interacting with our Services.
- **Inferences:** We may draw inferences from any of your personal information to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.
- **Sensitive Personal Information:** We may collect your driver's license, state identification card, account log-in, precise geolocation, or racial or ethnic origin. Please note that we do not use your Sensitive Personal Information to infer characteristics about you.

IMPORTANT INFORMATION ABOUT PLATFORM PERMISSIONS

Most mobile platforms (iOS, Android, etc.) have defined certain types of device data that apps cannot access without your consent. These platforms have different permission systems for obtaining your consent. The iOS platform will alert you the first time the SteadyIQ products want permission to access certain types of data and will let you consent (or not consent) to that request. Android devices will notify you of the permissions that the SteadyIQ products seek before first use, and your use of the products constitute your consent.

Information We Collect from Other Sources

We may also collect information about you from third party sources, such as:

- Consumer data platforms
- Operating systems and platforms
- Data aggregators
- Government entities

We may also receive information from other sources and combine that with information we collect through our Services. For example:

1. If you choose to link, create, or log in to your account with a bank (e.g., Capital One), payment provider (e.g., Google Wallet), payroll provider (e.g., ADP), or social media service (e.g., Facebook), or if you engage with a separate app or website that uses our API, an application programming interface (or whose API we use), we may receive

information about you or your connections from that site or app. For example, when retrieving bank account transaction information, we use Plaid. Plaid's Privacy Statement is available [here](#). Also, when retrieving payroll information, we use Argyle and/or Pinwheel. Argyle's Privacy Statement is available [here](#), and Pinwheel's Privacy Statement is available [here](#).

2. When you request on demand services, your Employer(s) may provide us with a rating related to your job performance.
3. If you also interact with our Services in another capacity, for instance, as an Employer or user of other apps we provide, we may combine or associate that information with information we have collected from you in your capacity as a User, driver, rider, or the like.
4. If you choose to link, create, or log in to your account with a gig platform (e.g., Uber) and/or payroll provider (e.g., ADP) using our data aggregators (e.g., Plaid, Argyle, Pinwheel, etc.), we may receive information about you from that site or app.

USE OF INFORMATION

We may use the information we collect about you to:

1. Provide, maintain, and improve our Services, including, for example, to facilitate payments, send receipts, provide products and services you request (and send related information), develop new features, provide customer support to Users and Employers, develop safety features, authenticate users, and send product updates and administrative messages, where applicable;
2. Perform internal operations, including, for example, to prevent fraud and abuse of our Services; to troubleshoot software bugs and operational problems; to conduct data analysis, testing, and research; and to monitor and analyze usage and activity trends;
3. Send or facilitate communications (i) between you and an agency (e.g., a government agency for which you're verifying benefit eligibility), institution (e.g., an academic research institution in which you're participating in a program), or organization (e.g., an organization providing financial assistance, cash payments, or the like), (ii) between you and an Employer, or (iii) between you and a contact of yours, at your direction, in connection with your use of certain features, such as referrals;
4. Send information, at your request, to agencies, organizations, or institutions to verify information you have provided them in a request or application for financial support or services;
5. Send you communications we think will be of interest to you, including information about products, services, promotions, news, and events of Steady and other companies, where permissible and according to local applicable laws; and to process contest, sweepstakes, or other promotion entries and fulfill any related awards;
6. Personalize and improve the Services, including to provide or recommend features, content, social connections, referrals, and advertisements, where applicable;
7. Transfer the information described in this Privacy Statement to, and process and store it in, the United States and other countries, some of which may have less protective data protection laws than the region in which you reside, where applicable. Where this is the case, we will take appropriate measures to protect your personal information in accordance with this Privacy Statement;

8. Audit related to our current interactions with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards;
9. Help to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for these purposes. Including to detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
10. Debug to identify and repair errors that impair existing intended functionality;
11. Enact short-term, transient uses, but your personal information will not be disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction;
12. Perform services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services;
13. Undertake internal research for technological development and demonstration;
14. Undertake activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance our services or devices; and
15. Any commercial purposes, including any purpose to advance your commercial or economic interests, such as by inducing you to buy, rent, lease, join, subscribe to, provide, or exchange products, goods, property, information, or services, or enabling or effecting, directly or indirectly, a commercial transaction.

DISCLOSURES OF INFORMATION

We may disclose the information we collect about you as described in this Privacy Statement or as described at the time of collection or disclosure, including as follows:

Through Our Services

We may disclose your information:

1. With third parties, such as advertising networks, internet service providers, data analytics service providers, government entities, and operating systems and platforms;
2. With the general public if you submit content in a public forum, such as blog comments, social media posts, or other features of our Services that are viewable by the general public; and
3. With third parties with whom you choose to let us disclose information, for example, partners who provide benefit administration, other apps or websites that integrate with our API or Services, or those with an API or Service with which we integrate.

Other Important Disclosures

We may also disclose your information:

1. With SteadyIQ subsidiaries and affiliated entities that provide services or conduct data processing on our behalf, or for data centralization and / or logistics purposes;
2. With vendors, consultants, marketing partners, and other service providers who need access to such information to carry out work on our behalf;
3. In response to a request for information by a competent authority if we believe disclosure is in accordance with, or is otherwise required by, any applicable law, regulation, or legal process;
4. With law enforcement officials, government authorities, or other third parties for law enforcement purposes, such as if we receive a lawful subpoena or if we believe your actions are inconsistent with our User agreements, [Terms of Service](#), or policies, or to protect the rights, property, or safety of Steady or others;
5. In connection with, or during negotiations of, any merger, sale of company assets, consolidation or restructuring, financing, liquidation, or acquisition of all or a portion of our business by or into another company;
6. If we otherwise notify you and you consent to the disclosure;
7. In an aggregated and/or anonymous form which cannot reasonably be used to identify you;
8. To provide you a service you requested through a partnership or promotional offering made by a third party or us; and
9. To conduct any other legitimate business activities.

We do not sell personal information, and we will not sell personal information, except as described in this Privacy Statement or if we provide you with notice and a right to opt-out of such sale.

PROTECTION OF INFORMATION

We implement a variety of security measures intended to maintain the safety of your personal information. Your personal information is contained behind secured networks and is only accessible by a limited number of persons who have special access rights to such systems, and who are required to keep the information confidential. When you access your personal information, we offer the use of a secure server. All sensitive/credit information you supply is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our databases to be only accessed as stated above. Unfortunately, the transmission of information via the internet is not completely secure, thus, despite these efforts, we cannot guarantee the security of your personal information transmitted through our website. Any transmission of personal information is at your own risk.

To protect the security of your information, we may require you to authenticate your identity to conduct certain transactions using the Services. If you believe that information that you have submitted through the Services has been used without your permission, contact us by [visiting our help center and submitting a form](#) to report unauthorized access. If you fail to notify us, you may be liable for all unauthorized activity on your account.

SOCIAL SHARING FEATURES

The Services may integrate with social sharing features and other related tools which let you share actions you take on our Services with other apps, sites, or media, and vice versa. Your use

of such features enables the sharing of information with your friends or the public, depending on the settings you establish with the social sharing service. Please refer to the privacy policies of those social sharing services for more information about how they handle the data you provide to or share through them.

ANALYTICS AND ADVERTISING SERVICES PROVIDED BY OTHERS

We may allow others to provide audience measurement and analytics services for us, to serve advertisements on our behalf across the Internet, and to track and report on the performance of those advertisements. These entities may use cookies, web beacons, SDKs, and other technologies to identify your device when you visit our Site and use our Services, as well as when you visit other online sites and services. Third-party vendors may collect personal information about your online activities over time and across different websites when you use our Site. Please refer to our Cookie Notice for more information about your choices around cookies and related technologies.

YOUR CHOICES

Account Information

You may correct your account information at any time by logging into your online or in-app account. If you wish to cancel your account, [please visit our help center to submit a request](#). Please note that in some cases we may retain certain personal information that we collect about you as required by law, or for legitimate business purposes to the extent permitted by law or as described in this Privacy Statement for as long as you use our Services or as necessary to fulfill the purpose(s) for which it was collected, provide our Services, resolve disputes, establish legal defenses, conduct audits, enforce our agreements, and comply with applicable laws. For instance, if you have a standing credit or debit card on your account, or if we believe you have committed fraud or violated our attached [Terms of Service](#), we may seek to resolve the issue before deleting your information.

Retention of Personal Information

We retain the personal information we collect as described in this Privacy Statement for as long as you use our Services or as necessary to fulfill the purpose(s) for which it was collected, provide our Services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with applicable laws. Once deidentified, we will not attempt to re-identify the Personal Information, except to test our deidentification procedures.

Personal Information Rights

Individuals may access and update personal information by logging in to their profile on either the SteadyIQ websites or products. SteadyIQ will also comply with an individual's requests regarding access, correction, and/or deletion of the personal information we store in accordance with applicable law. For further information on how to exercise certain rights, please see below.

Promotional Communications

You may opt out of receiving promotional messages from us by following the instructions in those messages. If you opt out, we may still send you non-promotional communications, such as those about your account, about Services you have requested, or our ongoing business relations.

Third-party Links

In an attempt to provide you with increased value, we may include third-party links on our Site. By including a link to a third-party website, SteadyIQ does not endorse or recommend any products or services offered or information contained at the third-party website. These linked sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Such third party may have a Privacy Statement different from that of SteadyIQ, and the third-party website may provide less security protection than our Site. If you decide to visit a third-party website via a link contained on the Site and/or the Services, you do so at your risk. Nonetheless, we seek to protect the integrity of our Site and welcome any feedback about these linked sites (including if a specific link does not work).

Children Under the Age of 13

Our Site and Services are not directed to or intended for access or use by, and we do not knowingly collect personal information from, children under 13 years of age. If you are under 13 years of age, do not access, use, or provide any information on our Site or provide any personal information about yourself to us, including your name, address, telephone number, e-mail address, or any screen name or username you may use. If we learn that we have collected or received personal information from a child under 13 years of age, we will delete that information. If you believe we might have any information from or about a child under 13 years of age, [please visit our help center to submit a request](#).

We do not sell the personal information of California consumers if we have actual knowledge that the consumer is less than 16 years of age, unless the consumer, in the case of consumers between 13 and 16 years of age, or the consumer's parent or guardian, in the case of consumers who are less than 13 years of age, has affirmatively authorized the sale of the consumer's personal information.

COOKIES AND ADVERTISING

Please refer to our Cookie Notice for more information about your choices around cookies and related technologies.

The Site does not respond to browser "Do Not Track" signals. SteadyIQ endeavors to honor opt-out preference signals, such as Global Privacy Control.

CHANGES TO THE PRIVACY STATEMENT

We may non-materially change this Privacy Statement from time to time. If we make significant changes in the way we treat your personal information, or to the Privacy Statement, we will provide you notice through the Services or by some other means, such as email. Unless otherwise stated, any modifications to this Privacy Statement will go into immediate effect as indicated by the last updated date at the beginning of this Privacy Statement. Your continued use of the Services after such notice constitutes your consent to the changes. We encourage you to

periodically review the Privacy Statement for the latest information on our privacy practices. We may provide you with a reasonable opportunity to withdraw consent to any further materially different collection, processing, or transfer of previously collected personal information under the changed Policy.

YOUR CONSENT

By using our Site or Services, you consent to our Privacy Statement.

CONTACT US

If you have any questions about this Privacy Statement, [please visit our help center to submit a request.](#)

NOTICE OF PRIVACY RIGHTS FOR CERTAIN STATE RESIDENTS

State Privacy Rights

Steady's Privacy Statement includes this Privacy Notice ("Notice"), which contains additional information pursuant to the requirements of privacy laws in certain U.S. states, including the California Consumer Privacy Act ("CCPA"), Colorado Privacy Act ("CPA"), Connecticut Data Privacy Act ("CTDPA"), Delaware Personal Data Privacy Act ("DPDPA"), Indiana Consumer Data Protection Act ("ICDPA"), Iowa Consumer Data Protection Act ("ICDPA"), Kentucky Consumer Data Protection Act ("KCDPA"), Maryland Online Data Privacy Act ("MODPA"), Minnesota Consumer Data Privacy Act ("MCDPA"), Montana Consumer Data Privacy Act ("MCDPA"), Nebraska Data Privacy Act ("NDPA"), New Hampshire SB 255, New Jersey Privacy Act ("NJPA"), Oregon Consumer Privacy Act ("OCPA"), Rhode Island Data Transparency and Privacy Protection Act ("RIDTPPA"), Tennessee Information Protection Act ("TIPA"), Texas Data Privacy and Security Act ("TDPSA"), Utah Consumer Privacy Act ("UCPA"), and Virginia Consumer Data Protection Act ("VCDPA"). For individuals who are residents of states with additional privacy protections, this Notice provides disclosures in addition to the description in the above Privacy Statement about the categories of personal information we collect and how we use it, the categories of sources from whom we collect personal information, and the third parties with whom we disclose it. You may also the right to exercise certain rights regarding your personal information under applicable state law.

Requests to Exercise State Privacy Rights

Subject to certain exceptions, you may be able to make requests to exercise rights available to you under applicable state law relating to your personal information.

Right to Know

You may have the right to request that Steady disclose certain information about how we have handled your personal information in the prior 12 months, including:

- categories of personal information collected
- categories of sources of personal information
- business and commercial purposes for collecting, selling, or disclosing your personal information
- categories of third parties, or a list of specific third parties, with whom we have disclosed your personal information

- categories of personal information that we have disclosed with a third party for a business purpose; and
- categories of third parties to whom the consumer's personal information has been sold and the specific categories of personal information sold to each category of third party.

Right to Request Deletion

Subject to certain exceptions, you may request that your personal information that you have provided to us be deleted. We will comply with this request once we are able to confirm that we received a verified consumer request. Please be advised that we may deny your request to delete your personal information under exceptions in applicable state law. For example, if we need to maintain your personal information in order to (1) complete a transaction, provide a service or goods, or perform a contract for which the personal information is collected; (2) help to ensure security and integrity; (3) debug products and to identify and repair errors that impair functionality of the Service or Site; (4) exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided by law; (5) comply with applicable law; (6) engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent; (7) enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us; (8) comply with a legal obligation; or (9) otherwise use your personal information, for internal use only, that is compatible with the context in which you provided the personal information.

Right to Request Copies

You may have the right to request a copy, including a copy of the specific pieces of personal information that we have collected about you.

Right to Opt-Out

You may have the right to opt-out of the sharing of your personal information as such term is defined under California law for cross-context behavioral advertising. While we do not sell your personal information, we will disclose such information with third parties with your explicit consent as set forth in our [Terms of Service](#) and Privacy Statement. We will respect and honor your request to opt-out of the sharing of your personal information, but please be advised that you may not be eligible to utilize certain aspects of the Services.

You may have the right to opt-out of the sharing of your personal information for cross-context behavioral advertising. To opt-out, please submit requests through one of the following methods: (1) [visit our help center to submit a request](#), (2) sending your request via physical mail to 101 Marietta Street NW, Suite 3100, Atlanta, GA 30303, or (3) call (775) 429-5774.

You may also have the right to opt out of the processing of personal information for targeted advertising or profiling under state law.

Right to Correct

You may have the right to request that we correct inaccurate personal information. Please note that you can update any personal information by logging in to your profile through one of the Steady products.

Right to Limit Use and Disclosure of Sensitive Personal Information

You may have the right to limit the use and disclosure of sensitive personal information. We do not currently use or disclose your sensitive personal information in any ways other than as permitted by applicable law.

Right to Revoke Consent

You may have the right to revoke consent that you have previously given to Steady for processing your personal information.

In response to a verified consumer request to know what personal information was collected, disclosed, or sold, we will investigate and provide an individualized response to the consumer, which will include the business or commercial purpose for collecting and/or disclosing that information. We will not merely refer the consumer to our general practices outlined in this Privacy Statement and Notice unless our response would be the same for all consumers and this Privacy Statement or Notice discloses all the information that is otherwise required for the response to such a consumer request.

Methods for Submitting Requests

You may submit requests through one of the following methods: (1) [visiting our help center and completing this form](#), (2) sending your request via physical mail to 101 Marietta Street NW, Suite 3100, Atlanta, GA 30303, or (3) call (775) 429-5774.

Verification of Requests

We will need to verify your identity, including your state residency, to respond to your requests. A verifiable consumer request means a request that is made by a consumer, an authorized agent of a consumer, or by a consumer on behalf of a consumer's minor child. Your verifiable consumer request must include (1) sufficient information that allows us to verify your identity and residency or provides sufficient authority to make the request; and (2) describes your request with enough detail to evaluate and respond to your request. We will not respond to any requests if we cannot verify your identity or authority to make the request and confirm that the personal information belongs to you. You are not required to create an account in order to make a verifiable consumer request. We are not required to comply with more than two verifiable requests from the same consumer in a 12-month period of time. If you have an account with us that is password-protected, we may also verify your identity through our existing authentication practices for your account. In some circumstances, we may need to request that you provide us with your name, address, and account number.

If you do not have an account with us, and your request concerns "categories" of personal information collected, we may request from you two data points of personal information to verify your identity. If you do not have an account with us, and your request concerns specific

pieces of personal information, we may request from you at least three data points of personal information as well as a signed declaration with penalty of perjury to verify your identity.

If a request concerns household information, and the household does not have a password-protected account with us, we will not comply with a request to know specific pieces of personal information about the household or a request to delete household personal information unless all of the following conditions are satisfied: (1) All consumers of the household jointly request access to specific pieces of information for the household, correction of household personal information, or the deletion of household personal information; (2) we have individually verified all the Users of the household; and (3) we have verified that each User making the request is currently a member of the household.

Timeline for Response

Please note that once you have submitted a request, we will send you a receipt, acknowledging your request, within 10 business days.

We use good faith efforts to respond to a verifiable consumer request within 45 days after its receipt. If necessary, we may take up to an additional 45 calendar days to respond to the consumer's request, for a maximum total of 90 calendar days from the day the request is received, provided that we will provide you with notice and an explanation of the reason that we will take more than 45 days to respond to the request.

In the case of a request to delete, we may use a two-step process for online requests to delete where you must first, submit the request to delete, and then second, separately confirm that you want your personal information deleted.

If you have an account, we may provide our response to your account electronically to the email account you have provided. If you do not have an account, we will provide our response to your provided email account informing you of our inability to validate an account in your name.

Authorized Agent

Residents of certain states may have the right to designate an agent to exercise these rights on your behalf using the procedures set forth herein. The authorized agent must specify the individual on whose behalf it is making the request. Before acting on this request, we may require that you provide signed permission to act on your behalf (or provide a power of attorney), verify your own identity directly with us, and directly confirm that you have provided the authorized agent permission to submit the request. We may deny the request from an authorized person that does not provide proof that they are authorized to act on your behalf.

Non-Discrimination or Retaliation.

We will not discriminate or retaliate against you because you exercised your privacy rights including the following: (1) denying goods or services; (2) charging different prices or rates for goods or services through discounts, benefits, or imposing penalties; (3) providing different levels of quality of goods or services; or (4) suggesting that you will receive a different price, rate, quality, or level of goods or services.

Appealing our Response to your Request.

For residents of certain states, you may be able to appeal a decision we make related to your privacy requests by utilizing additional options for appeal that we may provide in our response or by [submitting a request from our help center](#) or 101 Marietta Street NW, Suite 3100, Atlanta, GA 30303 or call (775) 429-5774.

FOR CALIFORNIA RESIDENTS – NOTICE AT COLLECTION**A. Types of Personal Information Collected****Identifiers****What We May Collect**

- Name
- Alias
- Postal address
- Unique personal identifier
- Online identifier (in the form of a universally unique identifier)
- Internet Protocol Address
- Email address
- Date of birth
- Phone number

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))**What We May Collect**

- Name
- Alias
- Postal address
- Unique personal identifier
- Online identifier (in the form of a universally unique identifier)
- Internet Protocol Address
- Email address
- Date of birth
- Phone number

Protected classification characteristics under California or federal law**What We May Collect**

- Gender
- Military/veteran status
- Inferred citizenship (based on passport information you provide us)

Inferences drawn from other personal information**What We May Collect**

- Information to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

Geolocation data**What We May Collect**

- Internet Protocol Address
- Precise Geolocation data

Professional or employment-related information

What We May Collect

- Documents and/or information you choose to provide us related to your current or prospective employment

Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))

What We May Collect

- Information you choose to provide us

Internet or other similar network activity

What We May Collect

- Internet traffic's country of origin and related information

Sensory data

- We do not collect information in this category

Commercial information

- A record of product or services we have provided to you

Sensitive Personal Information

What We May Collect

- Social Security, driver's license, state identification card, or passport number
- Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account
- Financial, payroll, and/or related records
- Precise geolocation
- Racial or ethnic origin, religious or philosophical beliefs, or union membership
- Citizenship or immigration status

We do not sell or share your sensitive personal information, nor do we use your sensitive personal information to infer characteristics about you. We do not sell your personal information, however, we may share the following categories: internet or other similar network activity.

We retain your personal information throughout our business relationship with you, but for statutory reasons, may retain certain data for longer than or as necessary for any of the disclosed purposes in this Privacy Statement and Notice.

B. Business or Commercial Purposes and/or Uses

Please refer to our above Privacy Statement for a list of all the ways we may use the personal information.

C. With Whom We May Disclose Your Information

For each of the above categories, we may disclose your personal information to third parties as described in this Notice and our Privacy Statement, including:

- With identified entities or agencies whose products, services, or benefits you specifically use or request to receive while you use our services, with disclosure only to specific entities or agencies with your consent
- With entities conducting an audit of our business on our behalf
- With entities performing accounting, legal and regulatory compliance, security, and handling other internal functions, such as internal investigations on our behalf

- With data analytics providers
- With operating systems and platforms
- With your consent, such as with other selected third parties so that they may send you promotional materials about goods and services that they offer
- When we believe that doing so:
 - is required by law
 - is required to comply with a civil, criminal or regulatory inquiry, investigation, subpoena, or summons by federal, state or local authorities
 - is necessary to cooperate with law enforcement agencies concerning conduct or activity that we reasonably and in good faith believe may violate federal, state or local law
 - may be necessary to protect any person's property, rights, or safety
 - is necessary to investigate a potential violation of law
 - will help to enforce any terms of use or other legal agreement
 - is necessary in the event of a corporate transaction, such as a divestiture, merger, consolidation, bankruptcy, or asset sale.

[California Consumer Privacy Act of 2018 \[1798.100 - 1798.199.100 and California Privacy Rights Act](#)

FOR COLORADO RESIDENTS

We collect your personal information as described under “Collection of Information” and include contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” You may withdraw consent to our any targeted advertising by following the instructions under “How can I control cookies?” Colorado residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the help center request form under “Contact Us”.

[Colorado SB21-190 Protect Personal Data Privacy Act](#)

FOR CONNECTICUT RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may allow third parties to use cookies and similar technologies that support targeted advertising, although we do not deploy targeted advertising cookies directly ourselves.

We do not process personal data for purposes of targeted advertising through the use of third-party cookies and similar technologies. We do not sell personal data to third parties for purposes of targeted advertising.

SteadyIQ does not collect, use, or sell personal data for the purpose of training large language models.

We disclose your personal information as stated under “Disclosures of Information.” Connecticut residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us.” [Connecticut SB No. 6 Personal Data Privacy and Online Monitoring Act](#)

FOR DELAWARE RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Delaware residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us”.

[Delaware House Bill 154 Personal Data Privacy Act](#)

FOR INDIANA RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Indiana residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

[Indiana Act No. 5 \(Article 15\) Consumer Data Protection Act \(Not effective until January 1, 2026\)](#)

FOR IOWA RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Iowa residents have certain privacy rights which may include some of those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

[Iowa File SF 262 Iowa Consumer Data Protection Act](#)

FOR KENTUCKY RESIDENTS

We collect your personal information as described under “Collection of Information” and includes contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Kentucky residents have certain privacy rights which may include some of those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the Web Form under “Contact Us.”

[Kentucky House Bill 15 Kentucky Consumer Data Protection Act](#) (Not effective until January 1, 2026)

FOR MARYLAND RESIDENTS

We collect your personal information as described under “Collection of Information” and includes contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” You may withdraw consent to our any targeted advertising by following the instructions under “How can I control cookies?” Maryland residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us”.

[Maryland Senate Bill 541 Maryland Online Data Privacy Act](#)

FOR MINNESOTA RESIDENTS

We collect your personal information as described under “Collection of Information” and includes contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” You may withdraw consent to our any targeted advertising by following the instructions under “How can I control cookies?” Minnesota residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. Minnesota residents also have the right to question the result of any profiling, to be informed of the reason that the profiling resulted in the decision, and, if feasible, be informed of what actions the consumer might have taken to secure a different decision in the future. You have the right to review the personal information used in the profiling, and if the decision is determined to have been based upon inaccurate personal information, you have the right to have the personal

information corrected and the profiling decision reevaluated based on the corrected personal information. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us”.

[House File 4757 Minnesota Consumer Data Privacy Act](#)

FOR MONTANA RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Montana residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

[Montana SB 384 Consumer Data Privacy Act](#)

FOR NEBRASKA RESIDENTS

We collect your personal information as described under “Collection of Information” and includes contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” You may withdraw consent to our any targeted advertising by following the instructions under “How can I control cookies?” Rhode Island residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us”.

[Legislative Bill 1074 Data Privacy Act](#)

FOR NEW HAMPSHIRE RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” New Jersey residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us.”

[New Hampshire SB 255](#)

FOR NEW JERSEY RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising

cookies directly. We disclose your personal information as stated under “Disclosures of Information.” New Jersey residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us.” We will notify you of changes to this Privacy Statement as described under “Changes to the Privacy Statement.”

[New Jersey Privacy Act](#)

FOR OREGON RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Oregon residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us.” Steady is the controller of this Privacy Statement.

[Oregon SB 619 Consumer Protection Act](#)

FOR RHODE ISLAND RESIDENTS

We collect your personal information as described under “Collection of Information” and includes contact information, payment information, and information from Cookies. We process your personal information as described under “Use of Information.” We do not sell your personal information or use it for profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” You may withdraw consent to our any targeted advertising by following the instructions under “How can I control cookies?” Rhode Island residents have certain privacy rights which may include some of those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.” You may contact us by using the email under “Contact Us”. House Bill 7787 Rhode Island Data Transparency and Privacy Protection Act (Not effective until January 1, 2026)

FOR TENNESSEE RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Tennessee residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

Tennessee SB 1181 Information Protection Act

FOR TEXAS RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Texas residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

Texas HB 4 Data Privacy and Security Act

FOR UTAH RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Utah residents have certain privacy rights including: (1) to confirm processing and access personal information; (2) delete personal information; (3) obtain a copy of their personal information; (4) and opt-out of the processing for purposes of (a) targeted advertising or (b) sale. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

Utah SB 227 Consumer Privacy Act

FOR VIRGINIA RESIDENTS

We collect your personal information as described under “Collection of Information.” We process your personal information as described under “Use of Information.” We may use third party cookies that use targeted advertising, however, we do not employ any targeted advertising cookies directly. We disclose your personal information as stated under “Disclosures of Information.” Virginia residents have certain privacy rights including those listed under “Requests to Exercise State Privacy Rights” and the right to appeal a decision we make in response to your Request. These rights may be exercised by following the instructions under “Methods for Submitting Requests.”

Virginia Title 59.1 Chapter 53 Consumer Data Protection Act

COOKIE NOTICE

Last updated: April 17, 2026

This Cookie Notice explains how Steady Platform, Inc., dba SteadyIQ, including all Steady Platform, Inc. businesses and affiliates (“SteadyIQ,” “Steady,” “us,” “our,” or “we”) use cookies and similar technologies to recognize you when you visit our websites and use our mobile applications (“Sites”). It explains what these technologies are and why we use them, as well as your rights to control our use of them. These cookies and other tracking technologies are deployed by us or third parties acting on our behalf to record information about your interactions on our Site.

What are cookies?

Cookies are small data files that are placed on your computer or mobile device when you visit a website. Cookies are widely used by website owners in order to make their websites work, or to work more efficiently, as well as to provide reporting information. Cookies set by the website owner (in this case, Steady) are called "first party cookies." Cookies set by parties other than the website owner are called "third-party cookies". Third-party cookies enable third party features or functionality to be provided on or through the website (e.g., like advertising, interactive content, and analytics). The parties that set these third-party cookies can recognize your computer both when it visits the website in question and also when it visits certain other websites.

Why do we use cookies?

We use first party and third-party cookies for several reasons. Some cookies are required for technical reasons in order for our Sites to operate, and we refer to these as "essential" or "strictly necessary" cookies. Other cookies also enable us to track and target the interests of our users to enhance the experience on our Sites. Third parties serve cookies through our Sites for advertising, analytics, and other purposes. This is described in more detail below.

First and third-party cookies currently served through our Sites include:

- Essential website cookies: These cookies are strictly necessary to provide you with services available through our Sites and to use some of its features, such as access to secure areas.
- Performance and functionality cookies: These cookies are used to enhance the performance and functionality of our Sites but are non-essential to their use. However, without these cookies, certain functionality may become unavailable.
- Analytics and customization cookies: These cookies collect information that is used either in aggregate form to help us understand how our Sites are being used or how effective our marketing campaigns are, or to help us customize our Sites for you.
- Advertising cookies: These cookies are used to make advertising messages more relevant to you and they perform functions like preventing the same ad from continuously reappearing and in some cases selecting and displaying advertisements to you across the internet that are based on your interests.
- Social networking cookies: These cookies are used to enable you to share pages and content that you find interesting on our Sites through third party social networking and other websites. These cookies may also be used for advertising purposes too.

What about other tracking technologies?

Cookies are not the only way to recognize or track visitors to a website. We may use other, similar technologies from time to time, like web beacons (sometimes called "tracking pixels" or "clear gifs"). These are tiny graphics files that contain a unique identifier that enable us to recognize when someone has visited our Sites or opened an email that we have sent them. This allows us, for example, to monitor the traffic patterns of users from one page within our Sites to another, to deliver or communicate with cookies, to understand whether you have come to our Sites from an online advertisement displayed on a third-party website, to improve site performance, and to measure the success of email marketing campaigns. In many instances, these technologies are reliant on cookies to function properly, and so declining cookies will impair their functioning.

Our mobile applications may include third-party application software development kits that provide mobile performance and analytics data, bug reporting features, and APIs to third parties that help provide the Sites, for social media functionality, and for marketing and advertising.

Does Steady serve targeted advertising?

As described above, third parties may serve cookies on your computer or mobile device through the Sites to serve advertising. These companies may use information about your visits to this and other websites in order to provide relevant advertisements about goods and services that you may be interested in. They may also employ technology that is used to measure the effectiveness of advertisements. This can be accomplished by them using cookies or web beacons to collect information about your visits to this and other sites in order to provide relevant advertisements about goods and services of potential interest to you. The information collected through this process does not enable us or them to identify your name, contact details or other personally identifying details unless you choose to provide these.

How can I control cookies?

You have the right to decide whether to accept or reject cookies. You can exercise your cookie preferences for certain third-party cookies by clicking on the appropriate opt-out instructions provided above. You can also set or amend your web browser controls to accept or refuse cookies. If you choose to reject cookies, you may still use our Sites though your access to some functionality and areas of our Sites may be restricted, you may worsen your overall user experience, since it will no longer be personalized to you, and it may also stop you from saving customized settings like login information. As the means by which you can refuse cookies through your web browser controls vary from browser-to-browser, you should visit your browser's help menu for more information. To revoke consent, users may disable cookies by modifying their browser settings. The links listed below provide more information about what cookies are installed, how to allow, block, or remove installation from your computer.

Depending on which browser you use, the user may follow these links:

- Firefox: <https://www.mozilla.org/en-US/privacy/websites/>
- Chrome: <http://support.google.com/chrome/bin/answer.py?answer=95647>
- Safari: <http://support.apple.com/kb/ph5042>
- Explorer: <https://support.microsoft.com/en-us/windows/manage-cookies-in-microsoft-edge-view-allow-block-delete-and-use-168dab11-0753-043d-7c16-ed5947fc64d>

In addition, most advertising networks offer you a way to opt out of targeted advertising. If you would like to find out more information, please

visit <http://www.aboutads.info/choices/>, <https://www.networkadvertising.org/>, or <http://www.youronlinechoices.com>. Please bear in mind that there are many more networks listed on that site than those that we use on our Sites.

We use Google cookies for analytics and marketing purposes. You can [opt-out](#) of Google tracking through [Google Ads Settings](#), Ad Settings for mobile apps, or any other available means. Google also provides a Google Analytics [opt-out plug-in](#) for the web.

What is Do Not Track (DNT)?

DNT is a concept that has been promoted by regulatory agencies such as the U.S. Federal Trade Commission (FTC), for the Internet industry to develop and implement a mechanism for allowing Internet users to control the tracking of their online activities across websites by using browser settings. The World Wide Web Consortium (W3C) has been working with industry groups, internet browsers, technology companies, and regulators to develop a DNT technology standard. While some progress has been made, it has been slow. No standard has been adopted to this date. As such, Steady does not generally respond to "do not track" signals.

How often will this Cookie Notice be updated?

We may non-materially update this Cookie Notice from time to time in order to reflect, for example, changes to the cookies we use or for other operational, legal or regulatory reasons. Please therefore revisit this Cookie Notice regularly to stay informed about our use of cookies and related technologies.

The date at the top of this Cookie Notice indicates when it was last updated.