

ConsumerDirect Important Disclosures

	Data Point	Disclosure
1	Financial Information (e.g., ~\$100M+ gross revenue, ~\$10M+ EBITA, 88% gross margin)	The financial information presented herein is derived from audited financial statements for the year ended December 31, 2024. Readers should refer to the full audited financial statements and accompanying notes for a comprehensive understanding
2	9K Data Points	This number reflects the maximum potential insights generated per member and may vary by individual usage, data availability, and engagement levels as of April 2025. All data is derived from internal methodologies and is unaudited. This information is provided for illustrative purposes only and is subject to change without notice.
3	Future Score	This tool is designed to project a potential future credit score based on certain variables in a user's credit report. The projections are estimates only and are intended for informational purposes. Actual credit scores may vary and are influenced by numerous factors beyond those modeled. Results are not guaranteed and do not constitute financial advice. All projections are based on internal algorithms and assumptions as of April 2025 and are subject to change without notice.
4	8.8K loan interest saved per member	Calculation Methodology: Our savings estimates are derived from historical internal data, analyzing subscribers' credit reports for increased scores in two categories: new auto and new mortgage financings. Assumptions include precise credit score reporting, consistent correlations between score ranges and financing rates, uniform loan terms (except interest rates), steady interest rates over the loan term, and consistent borrowing behaviors. Note that our estimates rely on accurate credit reporting, average loan data, and current interest rates, but may not account for individual interest rate variations or significant shifts in borrowing and repayment habits. We assumed a conversion from VantageScore® v3.0 to FICO® v8.0, verified by an official FICO® v8.0 calculator. Our calculation is subject to change without notice.
5	93M Americans / +92M Americans	Calculation Methodology: Our estimated borrower numbers are derived from total addressable market (TAM) calculations, adjusted using borrower population percentages referenced in the Consumer Financial Protection Bureau's (CFPB) 2021 report. This approach assumes the continued accuracy and applicability of the CFPB data to the current market landscape. We assume consistent definitions of borrower categories, uniform applicability of TAM boundaries, and the relevance of 2021 data to present conditions. These estimates depend on the precision of the original population segmentation and may not reflect recent shifts in borrower demographics, economic factors, or regulatory changes. Our calculation is subject to change without notice.
6	130B Costs	Based on data and insights shared during Intuit's Investor Day 2021 presentation available at: https://investors.intuit.com/assets/_323e181c91013c8841649b84f9038590/intuit/db/923/9388/pdf/Intuit-Investor-Day-2021-Presentation.pdf
7	\$3B Savings	Calculation Methodology: Our savings calculations are estimates using historical internal data. It is based on analyzing subscribers credit

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		reports that had an increased credit score, while a current subscriber, for two categories: new auto and new mortgage financings. The calculations assumed precise credit score reporting, a consistent correlation between score ranges and financing rates, uniform loan terms except for interest rates, and steady interest rates over the loan's term, along with unvarying borrowing behaviors among users. It's important to note that our calculation estimates rely on accurate credit reporting, average loan data and current interest rates, but may not account for an individual subscriber's interest rate variations, if any, or significant shifts in users' borrowing and repayment habits, if any. Additionally, there was an assumed conversion from VantageScore® v3.0 to FICO® v8.0 and then verified by an official FICO® v8.0 calculator to determine savings from starting credit score to credit score before the above mentioned financing occurred. Our calculation is subject to change without notice.
8	General / Important Forward-Looking Disclosure	This Ad contains forward-looking statements which are subject to risks, assumptions, and uncertainties (many of which are beyond the Company's control) and speak only as of the date the Offering is launched. All statements other than statements of historical fact included in this letter are forward-looking statements and are based on assumptions the Company has made in light of its industry experience, perceptions of historical trends, current conditions, expected future developments and other factors it believes are reasonable and appropriate under the circumstances. As you consider an investment in the Company, you should understand that these statements are not guarantees of performance or results, and should one or more of these risks or uncertainties materialize, or should any of these assumptions prove incorrect or change, the Company's actual operating and financial performance may vary in material respects from the performance projected in these forward-looking statements. The Company undertakes no obligation to update any forward-looking statement, except as may be required by law. Our primary motivation for this Offering is to acquire new shareholders in anticipation of a potential direct public listing of our shares on a national securities exchange. We have engaged a U.S. based investment banking firm to advise on a potential direct public listing, and we have secured the stock ticker symbol CNDR. However, any statements regarding a potential public direct listing are forward-looking statements, and there is no guarantee, or implied guarantee, that we will engage in, or be successful in, a direct public listing. If we are successful, the value of your shares may or may not increase, and there is a risk the value of your shares may decrease and even go to zero. Any potential direct public listing referenced in this Offering is dependent on a number of factors, including, but not limited to, SEC and securities exchange approval(s). As of the date of this Offering, we have not submitted any registration statement to the SEC or any application to any securities exchange, and we cannot guarantee or provide assurances that we will ever do so, nor that they will be approved if we do.

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		For one year, the securities purchased in this Offering can only be resold: • As part of an offering registered with the SEC, such as an initial public offering; however please note, even if we are successful with a potential direct public listing, there is no guarantee that shares purchased in this Offering will be registered in the direct public listing; • To the Company; • To an accredited investor; or • To a member of the family of the purchaser or the equivalent, to a trust controlled by the purchaser, to a trust created for the benefit of a member of the family of the purchaser or the equivalent, or in connection with the death or divorce of the purchaser or other similar circumstance.
9	Disclaimer for Estimate Graphics on Landing Page	All forward-looking statements contained herein are estimates only and are based on current internal records and available market data as of the date of publication. These statements are inherently subject to risks, uncertainties, and changes in circumstances that may cause actual results to differ materially. The company makes no assurances as to the accuracy, completeness, or continued validity of such statements. All forward-looking information is subject to change at any time without notice and should not be relied upon as a guarantee of future performance.
10	3.8K+ active partners	Based on internal company records as of March 2025. It reflects partners who engaged in qualifying business activities during the specified reporting period, as determined by internal criteria. This information is provided for informational purposes only and does not represent a guarantee of current or future partner activity. The definition of “active” may vary, and the active partners count is subject to change without notice.
11	34 points	Calculation Methodology: Average score calculations are based on historical internal data from SmartCredit® customers between Feb 2024-Feb 2025. The sample includes customers who started with a credit score below 580. Individual results may vary and are not guaranteed.
12	28.3M Points	Since inception, our platform has contributed to a cumulative total of approximately 28.3 million points added to user credit scores. This figure was derived by analyzing the change in credit scores for each customer from their initial score upon onboarding to their most recent score recorded in our system. The cumulative total reflects the sum of individual score improvements across our entire user base. Individual results may vary, and past credit score improvements do not guarantee future performance. Estimates only. This calculation may change at anytime without notice.
13	\$39K Savings by improving your credit score	Based on a 2023 LendingTree study analyzing potential interest savings on common debt products. Actual savings will vary based on individual credit profiles, loan terms, market conditions, and lender practices. The

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		referenced study can be found at LendingTree . This information is provided for illustrative purposes only and does not constitute financial advice or a guarantee of savings. Individual results may vary and are subject to change without notice.
14	We've helped Millions	Customer figures are based on cumulative historical data, including all individuals and entities who have engaged with ConsumerDirect products and services over the lifetime of the company. "Millions of customers" refers to the total number of unique customer accounts recorded across all platforms and offerings, and may include both active and inactive users.
15	DealMaker Disclosures	Equity crowdfunding investments in private placements, and start-up investments in particular, are speculative and involve a high degree of risk and those investors who cannot afford to lose their entire investment should not invest in start-ups. Companies seeking startup investment through equity crowdfunding tend to be in earlier stages of development and their business model, products and services may not yet be fully developed, operational or tested in the public marketplace. There is no guarantee that the stated valuation and other terms are accurate or in agreement with the market or industry valuations. Further, investors may receive illiquid and/or restricted stock that may be subject to holding period requirements and/or liquidity concerns. DealMaker Securities LLC, a registered broker-dealer, and member of FINRA SIPC, located at 4000 Eagle Point Corporate Drive, Suite 950, Birmingham, AL 35242, is the Intermediary for this offering and is not an affiliate of or connected with the Issuer. Please check our background on FINRA's BrokerCheck. DealMaker Securities LLC does not make investment recommendations. DealMaker Securities LLC is NOT placing or selling these securities on behalf of the Issuer. DealMaker Securities LLC is NOT soliciting this investment or making any recommendations by collecting, reviewing, and processing an Investor's documentation for this investment. DealMaker Securities LLC conducts Anti-Money Laundering, Identity and Bad Actor Disqualification reviews of the Issuer, and confirms they are a registered business in good standing. DealMaker Securities LLC is NOT vetting or approving the information provided by the Issuer or the Issuer itself. Contact information is provided for Investors to make inquiries and requests to DealMaker Securities LLC regarding Regulation CF in general, or the status of such investor's submitted documentation, specifically. DealMaker Securities LLC may direct Investors to specific sections of the Offering Circular to locate information or answers to their inquiry but does not opine or provide guidance on issuer related matters. Contact information is provided for Investors to make inquiries and requests to DealMaker Securities LLC regarding Regulation CF in general, or the status of such investor's submitted documentation, specifically. DealMaker Securities LLC may direct Investors to specific sections of the

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		Offering Circular to locate information or answers to their inquiry but does not opine or provide guidance on issuer related matters.
16	Zero cost CPA	Zero cost CPA refers to ConsumerDirect’s general practice of not incurring upfront costs for customer acquisition. Instead, customers are acquired at no initial expense, and commissions are paid after acquisition. This model may vary depending on the specific terms of individual partner agreements and market conditions. All information provided herein is for general informational purposes only and is subject to change without notice.
17	300K+ Active Members	Based on internal company records as of March 2025. It reflects customers/members who engaged in qualifying business activities during the specified reporting period, as determined by internal criteria. This information is provided for informational purposes only and does not represent a guarantee of current or future partner activity. The definition of “active” may vary, and the active partners count is subject to change without notice.
18	\$15.9 Trillion – Lending Market	Based on data from OpenPR: https://www.openpr.com/news/4005121/global-lending-market-analysis-2025-2030-growth-drivers
19	\$2.53 Trillion - AI Market	Based on data from Research and Markets: https://www.researchandmarkets.com/report/artificial-intelligence?srsId=AfmBOoqOKVO8CNqk9JNKLevkR2dAfK90NCYEWCQtLAErIRxF0Vm64F9
20	\$8.60 Billion - Privacy Market	Based on data from Fortune Business Insights: https://www.fortunebusinessinsights.com/u-s-data-privacy-software-market-107450
21	\$4.7 Billion - Credit Market	Based on data from GlobeNewswire: https://www.globenewswire.com/news-release/2024/10/10/2961044/28124/en/Consumer-Credit-Industry-Report-2024-2030-Featuring-Profiles-of-69-Key-Players-Bank-of-America-Corp-Barclays-JPMorgan-Chase-Co-Wells-Fargo-Company-More.html
22	36% of Americans	The estimate that 36% of Americans have a credit score below 700 is based on aggregated FICO® score distribution data as reported by Self Financial and other industry sources. This figure includes consumers with FICO scores ranging from 300 to 699 and is intended to illustrate general credit trends. Actual percentages may vary based on the data source, reporting period, and methodology. All figures are illustrative and subject to change without notice. Calculated from data from FICO reported by Self Financial: https://www.self.inc/info/average-credit-score-in-america/
23	Subprime borrowers with FICO Scores of 501-600	Based on data from Experian: https://www.experian.com/blogs/ask-experian/bad-credit-car-loan-interest-rates/
24	CNDR	Reserving the ticker symbol is not a guarantee that the company will go public. Listing on a national securities exchange is subject to approvals.

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25	Form C Disclosure	See our Form C for important details regarding the investment deadline
26	44% CAGR Calculation Methodology	The stated 44% compound annual growth rate (CAGR) is based on approximate gross revenue growth from \$16.5 million in 2019 (unaudited) to \$101.8 million in 2024 (audited). CAGR was calculated using the standard formula over a 5-year period: $CAGR = [(2024 \text{ Revenue} \div 2019 \text{ Revenue}) ^ { (1 \div 5)}] - 1$. This figure is intended to illustrate historical revenue growth and does not guarantee future results.
27	518%+ Gross Revenue Growth Calculation Methodology:	The stated 518% gross revenue growth is based on an increase from approximately \$16.5 million in 2019 (unaudited) to \$101.8 million in 2024 (audited). This represents total cumulative growth over a 5-year period and is not annualized. Figures are intended to illustrate historical performance and do not guarantee future results.
28	EBITDA Growth Calculation Disclaimer:	EBITDA growth from 2019 to 2024 is based on internal financial records. 2019 EBITDA was approximately \$1.8 million (unaudited), and 2024 EBITDA was approximately \$10.2 million (audited). This represents a compound annual growth rate (CAGR) of approximately 41.5%, calculated using the standard CAGR formula: $CAGR = (Ending \text{ Value} / Beginning \text{ Value}) ^ { (1 / Number \text{ of Years})} - 1$.