



2024 Impact Report

Bank like tomorrow depends on it.



Global Alliance for
Banking on Values



Member
FDIC



Our Mission

To do the right thing for:



Our Planet



Our People



Our Community



Our Shareholders



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Bank like tomorrow depends on it.

Ken LaRoe, Esq., LEED AP

Founder, CEO & Chairman
Climate First Bancorp

Dear Friends,

Thank you for taking the time to explore our 2024 Impact Report. I'm prouder than ever to share our work and accomplishments of this past year. Climate First Bank has continued to flourish as the team and I doubled down on our commitment to do good for people and the planet. I'm most proud to report, though, that even as environmental and social protections are being challenged nationally, our company is standing firm and standing out as a powerful force for doing good. In fact, Climate First Bank is the fastest growing new bank in the nation!

With this incredible growth, I've transitioned from the CEO of the Bank to our holding company, Climate First Bancorp, which oversees both the Bank and our mission-driven fintech, OneEthos. This new role allows me to focus entirely on uniting the strengths of these two organizations. Together, we're blending the innovation of technology with the trust of traditional banking—creating a resilient, efficient, and one-of-a-kind platform for positive impact.

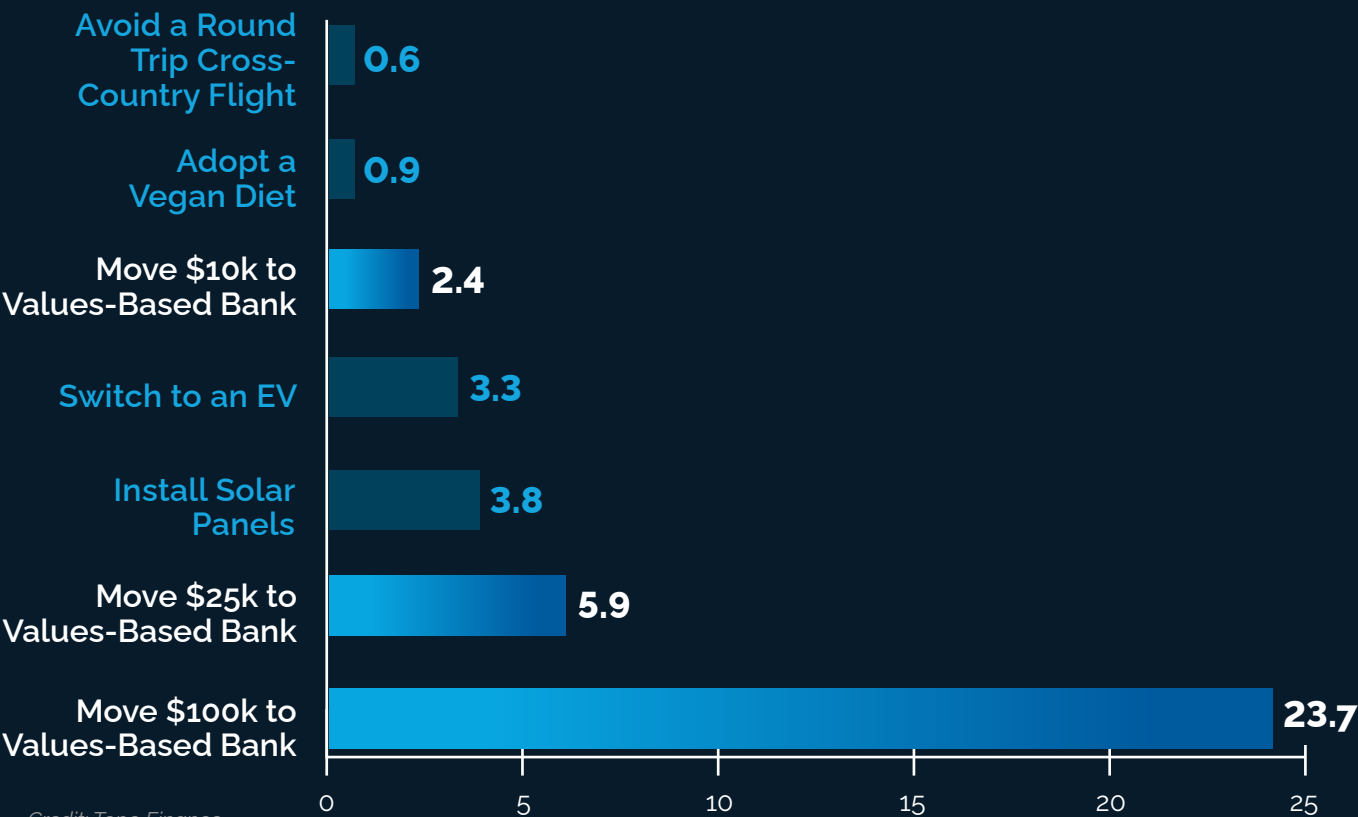
Our success and growth, however, is no coincidence. Our forward momentum is the product of talented and dedicated team members, ethical business practices, a strategic prioritization of efficiency, and above all, a mission to do good for people and the planet. I founded the Bank believing that values-based banking is a critical yet underutilized solution to the climate crisis, and 2024 has only reinforced this conviction. So, as you read the report, I hope you'll celebrate last year's successes with us but keep in mind this: we're just getting started.

If you're inspired like me, open an account today and join us so we can together finance a better future.

Ken LaRoe, Esq., LEED AP

Activate Your Deposits for a Positive Impact

Annual Indicative Emissions Reductions of Individual Actions (mtCO₂e*)



Credit: Topo Finance

*Metric tons of carbon dioxide equivalent

Moving just \$5,000 to a values-based bank equates to

=

✈️

avoiding 2 round trip cross-country flights

OR

🌱

1 person moving to a vegan diet

When you deposit money into a bank, it doesn't just sit there accruing interest. Rather, banks lend your money to everything from energy development to mortgages. If you bank with a major Wall Street bank, on average, 20-30% of your money is being lent to the industries most responsible for fueling the climate crisis.

Check out the graph to learn how switching to a values-based bank like Climate First can reduce your banking emissions!



Credit: Topo Finance, a Climate Finance Nonprofit.

[Learn More](#)

www.topofinance.org

Our Commitments: Certified B Corporation

As part of our commitment to the B Corp movement, we joined forces with **B Lab U.S. and Canada** and other mission-driven financial institutions—including banks, insurance brokers, and 401(k) providers—to form the Business Climate Finance Working Group. Together, we're empowering B Corps to leverage their banking, insurance, and retirement decisions for climate action. One of our key initiatives was launching a Community of Practice Cohort, which is supporting 45 different B Corps in transitioning their financial relationships. Complementing this effort, we co-authored the Business Climate Finance Resource Guide, a practical tool offering educational resources and actionable steps accessible to B Corps and businesses of all kinds.



“Money moves the world—so let's make sure it's moving toward a livable one. At Premiums for the Planet, we're rethinking insurance the same way Climate First Bank is reimagining banking: by aligning every dollar with our values. While they finance solar and sustainability, we help businesses reduce costs, identify coverage gaps, and improve their risk profiles while ensuring that their premiums power climate-positive progress. Together, we're proving that finance can be a force for good.”

Brad Stevenson
CEO | Premiums for the Planet



Our Commitments:

Global Alliance for Banking on Values



From left to right: Climate First Bank's Marilyn Waite, Rachel Kent, Lex Ford, Nancy Wolf, and Dema Headley at the 2025 GABV Annual Meeting in Kampala, Uganda.



By prioritizing triple bottom line loans in the real economy, we keep money circulating in our communities, uplift small businesses, and support a cleaner future for all.

The **Global Alliance for Banking on Values (GABV)** is a global network of financial institutions working to redefine the banking industry for the better. GABV members lead with integrity and transparency, directing their lending towards projects that foster resilient, inclusive communities and support a clean, healthy environment. At Climate First Bank, we honor this commitment by prioritizing loans to the real economy and focusing on initiatives that make a direct impact on people's lives rather than generating profits through financial instruments.

100%
of our loans support
the Real Economy

35.6%
of our loans are
Triple Bottom Line

Our Commitments:

Net-Zero Banking Alliance

As a proud member of the **Net-Zero Banking Alliance (NZBA)**, we continue to align our climate strategy with the goals of the Paris Agreement. In 2024, we began using the Partnership for Carbon Accounting Financials (PCAF) framework to measure and disclose greenhouse gas emissions associated with our financial activities.

By year-end, we completed emissions calculations for **62%** of our loan portfolio, focusing primarily on mortgages and commercial real estate. This foundational work sets the stage for 2025, when we will establish science-based targets to guide our emissions reduction strategy and ensure our lending activities support a net-zero future.

Financed Emissions Summary

as of December 31, 2024*

	Residential Mortgages	Commercial Real Estate
Outstanding Loan Value	\$95.9 million	\$256.3 million
Outstanding Loan Amount Calculated	100%	100%
Absolute Emissions Scope 1 & 2 (tCO₂e†)	13,244	108,728
Data Quality Score‡	4	4

*Land, Construction Loans, and Home Equity Lines of Credit are excluded due to the absence of established methodologies from PCAF. Project Finance and Business Loan portfolio emissions will be disclosed in future reporting. Scope 3 emissions are excluded due to limited data reliability per PCAF standards.

† Tons of carbon dioxide equivalent

‡ Data quality scores range from 5 (highly estimated) to 1 (highest certainty).

Our Commitments:

Net-Zero Operations

Through our partnership with We Are Neutral, our trusted carbon offset provider, our operational emissions have been net-zero since day one. When approached with integrity, the carbon offset market plays a vital role in climate action—but it must complement, not replace, direct emission reductions. We rely on We Are Neutral to ensure that our offsets are sourced from trackable, permanent, and verified projects. We follow these three key steps to minimize our footprint on the planet.

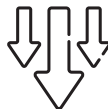


Step 1: Calculate

Accurately calculate total emissions and build a full emissions profile.

Our sources of operational emissions include:

- Electricity usage
- Flight travel
- Purchased goods & services
- Employee commutes



Step 2: Reduce

Cut emissions internally, focusing on the highest-impact areas from Step 1.

Our emission reduction efforts include:

- LEED certified buildings
- Electric vehicle adoption
- Employee education
- Prioritizing sustainable vendors



Step 3: Offset

Invest in trackable, permanent, and verified emission offset projects.

The offset projects we support include:

- Waste-to-energy facility (FL)
- Landfill gas capture (FL)
- Afforestation, reforestation, revegetation (MS, MI, LA, IL)
- Improved forest management (SC)

we are
neutral

Our operations have been
net-zero since day 1.

2024 Total Emissions Offset

240 tCO₂e*

which is equivalent to:

3,963 tree saplings grown for ten years

55.90 vehicles taken off the road for one year

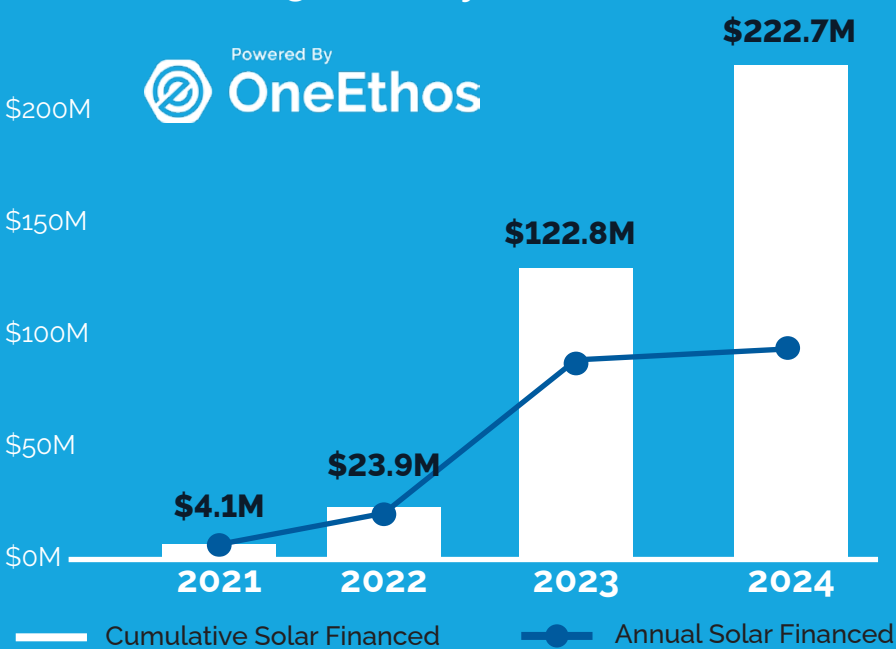
49.90 homes' electricity use for one year

*tons of carbon dioxide equivalent.

Ethical Solar Financing: Accelerating Clean Energy Adoption

Powered by OneEthos, Climate First Bank has made substantial progress in promoting renewable energy and fostering inclusivity within the solar industry. In 2024, we achieved an amazing milestone, leveraging our proprietary technology to extend our solar finance program to customers across all 50 states and Washington, D.C.!

Solar Loans Originated by Year (\$)



5,000+ solar consultants in network

3,300 households financed nationwide

33% loans in low-to-moderate income (LMI) communities

Our cumulative solar financed is equivalent to 112.5 MW of solar financed, or:

 125,714,528 pounds of coal burned

 23,585 homes' electricity use for one year

 26,398 gas-powered vehicles driven for one year

Ethical Solar Financing: Bridging the “Messy Middle”

The commercial and industrial (C&I) solar segment between 500kW and 5MW—often called the “Messy Middle”—is a critical yet historically underserved part of the clean energy transition. Positioned between rooftop and utility-scale projects, it's long been burdened by complexity, inconsistent pricing, and fragmented financing.

That's where we come in: Climate First Bank, powered by OneEthos, is transforming this space with ethical, accessible, and transparent solar financing solutions—scaling impact through purpose-built technology and a commitment to simplicity, trust, and innovation.

We offer a streamlined **Commercial Direct Loan** program that features up to 100% financing, no dealer fees, and options for roof replacement and battery storage. Plus, we offer flexible C&I solutions to support both behind and front-of-the-meter projects, including community solar, single off-taker Power Purchase Agreements (PPA), and small utility-scale developments.

Solar Project Highlight

In 2024, we financed two solar projects totaling 815 kW for **Signature Solar**, a family-owned distributor in Sulphur Springs, Texas.

Supporting Signature Solar aligns with our goal to bridge the “Messy Middle.” From DIYers and mom-and-pop electricians to everyday consumers and businesses of all sizes, Signature Solar's mission is to make solar accessible to everyone, and we're here for it!

Solar Project Details:

- **Project #1** | 114 kW rooftop solar
- **Project #2** | 701 kW solar carport with battery storage



Progress through Partnership: Montgomery County Green Bank

Solar with an Equity Emphasis

In late 2024, OneEthos, our mission-driven fintech company, collaborated with Montgomery County Green Bank (MCGB) to launch a subsidized solar lending program. This initiative aims to expand solar access to residents in Montgomery County, Maryland, with a particular focus on serving low-to-moderate income (LMI) communities in the area.



Climate First Bank, OneEthos, and Montgomery County Green Bank teams at the launch of our solar partnership pilot program.

Program Details

Homeowners in LMI areas qualify for a 0% interest rate for the first 10 years of their 30-year solar loan, while all other residents can access a discounted rate of 4.99%. In the first year, the partnership is estimated to generate \$5 million of consumer loans, with roughly 50% of transactions occurring in areas with high concentrations of LMI households.

Expected Impact:



1,273 mtCO₂e*

Emissions mitigated per year



1.8M kWh

Annual estimated energy savings



20%

Annual savings
for county residents

*Metric tons of carbon dioxide equivalent

Progress through Partnership: Sustainable Credit Partners

Did you know the built environment in the U.S. is responsible for 40% of energy consumption and 35% of carbon emissions? This is partially due to outdated, energy-inefficient buildings that cost both our wallets and the planet. Through energy-efficient building upgrades, building owners can save on their energy bills, all while reducing strain on our planet.

Recognizing the need for change, we've partnered with Conduit Capital U.S. and GreenGen to launch Sustainable Credit Partners (SCP), a green lending platform that provides senior bridge debt to support the financing of sustainable upgrades to commercial buildings.

SCP will focus on middle-market real estate owners across the U.S. who have typically lacked access to green initiatives and their associated benefits, helping make their properties more energy-efficient and climate resilient.

Target Impacts per Loan:



Accelerate clean energy with a 15% boost in on-site renewable generation, if applicable.*



Cut costs and waste by improving energy efficiency by 20% and, if applicable, water efficiency by 10%.*



Build climate resilience by helping clients mitigate environmental risks.



**Sustainable
Credit
Partners**

*Not all loans will include or require water efficiency upgrades or on-site renewable energy generation. Eligibility and implementation of these activities depend on the specific loan structure, borrower objectives, and underwriting criteria.

Careers with Impact

We believe that a key driver of true equity at a systemic level is creating opportunities for impactful work within an ethical and purpose-driven environment. We're proud that many of our team members joined us with a shared desire to use their expertise for meaningful change. That's why we're deeply committed to cultivating a company culture that champions every employee's financial, physical, and mental well-being.



Climate First Bank and OneEthos teams celebrating our 3-year anniversary.

Benefits

Fully-Paid Employee Health Benefits

Mental Health Coverage

6% 401k Match

Referral Incentives

Stock Grants and Options

Fitness Reimbursements

Performance Bonus Potential

Employee Loan Programs

Remote Work Options

32 Hours of Paid Volunteer Time

As low as
\$49/mo

Employee Solar Program

We offer 0% interest financing for employees installing solar panels, battery storage, or roofing—making it easier for our team to go solar and support our sustainability mission.

Rate reduction
up to 2%

Employee Home Loan Program

We offer up to 100% financing on home loans up to \$750,000—supporting our team's path to homeownership with values-driven lending.

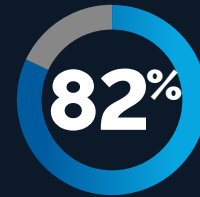
Our Team

Diversity isn't just a core value at Climate First Bank and OneEthos—it's essential to the mission and success of our business. To both thrive and be the kind of company we aspire to be, our team must reflect the diverse communities we serve. Creating innovative, equitable solutions to combat the climate crisis requires a wide range of perspectives and lived experiences. As we work to foster the most inclusive environment possible, transparency of our progress is essential.

[Read our diversity statement](https://www.climatefirstbank.com/diversitystatement)

www.climatefirstbank.com/diversitystatement

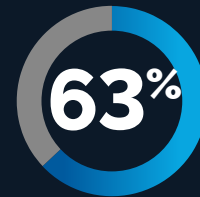
97 Total employees



Non-Officer Retention Rate

Industry Average: 80%

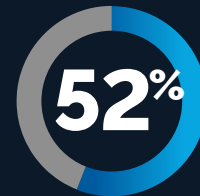
Source: The Financial Brand



Women Identifying Employees

Industry Average: 59%

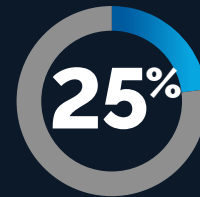
Source: U.S. Equal Employment Opportunity Commission



Women Identifying Managers

Industry Average: 50%

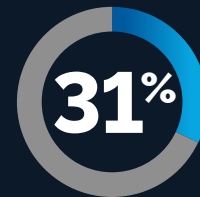
Source: U.S. Equal Employment Opportunity Commission



Underrepresented Population Employees

Industry Average: 30%

Source: U.S. Equal Employment Opportunity Commission



Underrepresented Population Managers

Industry Average: 30%

Source: U.S. Equal Employment Opportunity Commission

Climate First Bank's Julia Landy volunteering with IDEAS For Us Fleet Farming.



Mission Specialist Program

Through our Mission Specialist Program, we invest in a team that's active and attuned to the issues of today. From listening to a podcast on affordable housing to starting a compost bin, our program empowers team members to earn fixed pay increases when they live out their values to the fullest. The core objectives of the program are to ensure our team is consistently:

- Deepening our knowledge of sustainability and social responsibility.
- Integrating new sustainable practices into our daily lives.
- Giving back and volunteering in our communities.

100%

of our team participates in mission-driven learning—reinforcing our shared values and purpose.

40%

of our team now composts materials at home—putting our environmental values into daily practice.



Maria Castillo

Marketing Associate | Climate First Bank

"The Mission Specialist program has opened my eyes to countless ways we can care for our planet. From thought-provoking books and insightful podcasts to powerful TED Talks, each resource has shaped my professional journey. But above all, it's been the hands-on experience of volunteering in my community that's left the deepest impact."

Recognition for Our Mission

Our mission to reimagine banking as a force for good has not only shaped our work, it's earned national recognition. Our commitment to climate action and social equity has been featured in major media and honored with top awards, evidence of our values in action and leadership in building a sustainable future.



**Momentum 100 Top
Impact CEO: Ken LaRoe**

MO Summit



**Best Places
to Work**

Orlando Business
Journal



**2024 CFO of the Year:
Sharon Hill**

Tampa Bay
Business Journal



**Bank Lender of
the Year**

Tearsheet



**2024 Top Impact
Companies**

Real Leaders

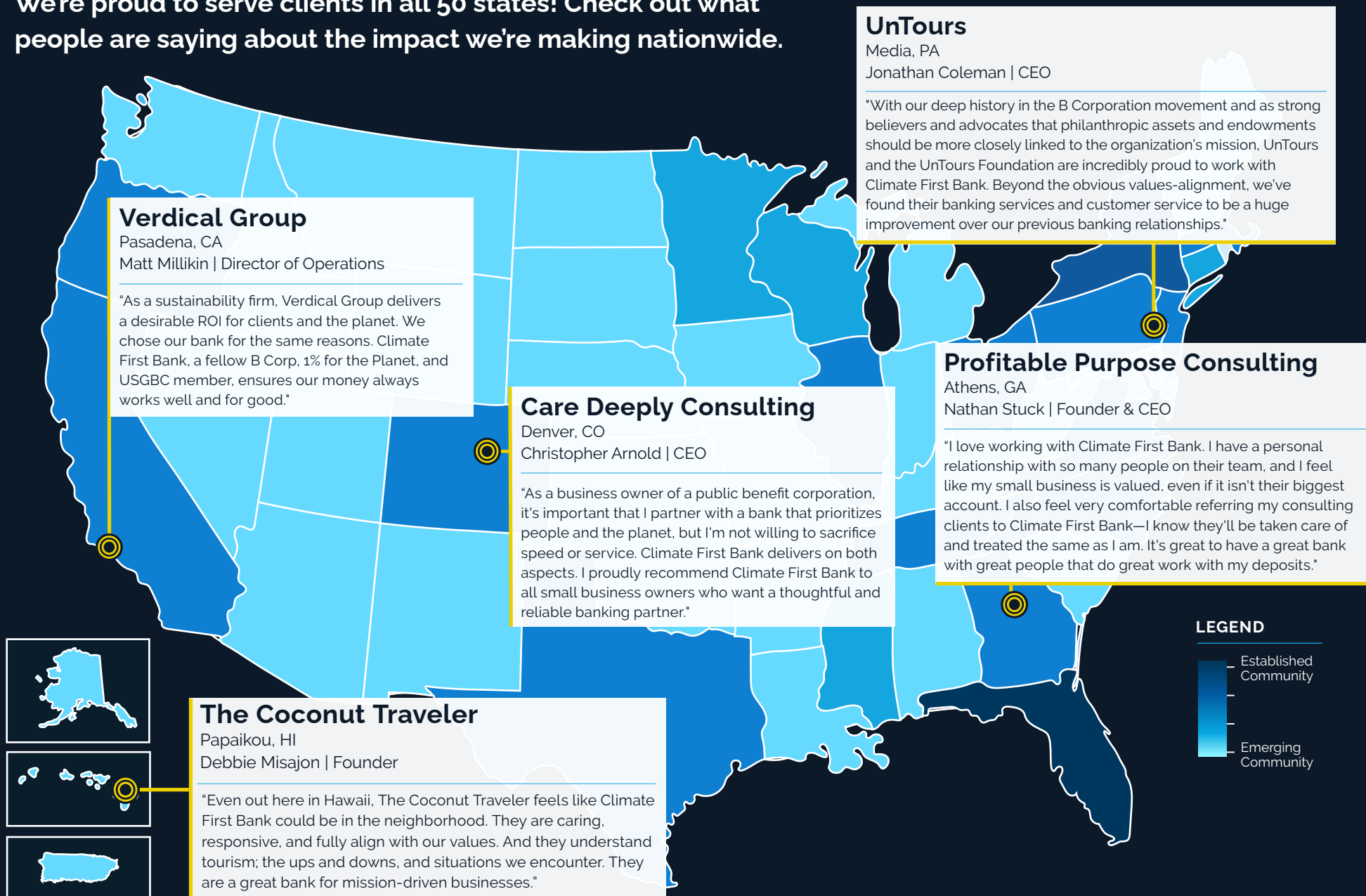


**Top Environmentally
Friendly Banks**

Business Insider

Our Nationwide Community

We're proud to serve clients in all 50 states! Check out what people are saying about the impact we're making nationwide.



Our Values-Based Ecosystem

In the values-based ecosystem, we're not interested in "business as usual." United by two core beliefs—that finance can drive change and that people and planet matter—this part of the financial world thrives on care and collaboration.

Here's how it works. Purpose-driven people drive demand for sustainability and social justice. Mission-aligned businesses innovate solutions to these issues. Non-profits challenge the status quo and mobilize communities. And values-based banks like ours channel the community's deposits into financing that powers positive impact.

Our partnerships take many forms, and this visual captures only a slice of this vibrant community. But one thing is certain: like nature's mutualistic relationships, our partnerships aren't extractive or transactional. They're energizing, supportive, and build momentum toward a more sustainable, equitable future.



Cultivating a Sustainable Future: Values-Based Deposit Solutions

At Climate First Bank, we design our deposit products to serve a diverse range of individuals, families, and businesses, each with unique financial needs and shared values. Whether it's savings, checking, or a Certificate of Deposit (CD), our offerings are built to be accessible, competitive, and aligned with our mission of sustainability and equity.

What sets our deposit products apart is their power to drive impact. Every dollar deposited with us helps fund loans that support clean energy projects, affordable housing, regenerative agriculture, and other initiatives that align with our values. By banking with us, our customers become active participants in building a more just and climate-resilient future.



- \$100 donation made to an LGBTQ+ nonprofit¹
- Use your preferred name and pronouns
- No monthly account fee



- \$100 donation made to Project Regeneration¹
- Free auto-graphed copy of the book Regeneration
- No monthly account fee



- \$0 monthly fees²
- \$0 transaction fees²
- Free ACH originations and Positive Pay

Our Values-Based Deposits Breakdown:

Other Values-Based Banks:

\$96M+

Non-Profits:

\$19M+

Mission-Aligned Businesses:

\$65M+

Purpose-Driven People:

\$354M+

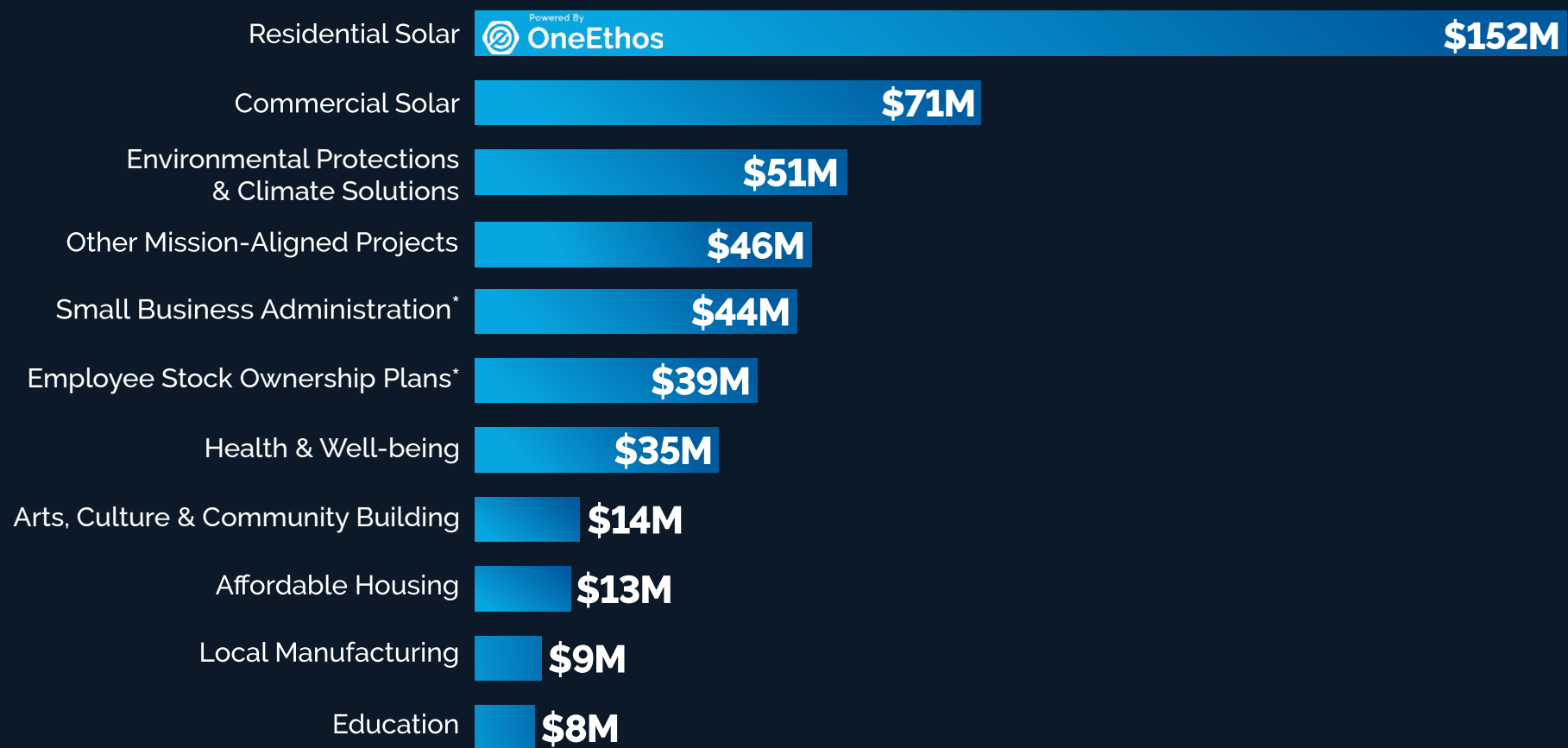
1. The \$100 donation will be made following the establishment of a reoccurring direct deposit totaling \$750 or more within 90 days of account opening.

2. Customer is responsible for cost of Remote Deposit Capture (RDC) machine and wire fees. \$0 monthly fees if customer consents to receive electronic statements.

Cultivating a Sustainable Future: Values-Based Lending

When you bank with Climate First Bank, your money fuels real impact. From financing rooftop solar installations and affordable housing to supporting employee-owned companies and mission-aligned small businesses, your deposits help bring our values to life. In 2024 alone, we lent over \$210 million into projects like these. **Explore below the initiatives your dollars are helping fund and how everyday banking can drive extraordinary change.**

Loans Originated Since Inception



** excluding all that fall into other categories*

Values-Based Approach to SBA Lending: Supporting Small Businesses

We like to support small businesses at Climate First Bank, especially the ones that are providing solutions to today's most pressing social and environmental challenges. We launched our Small Business Administration (SBA) lending department to help small businesses grow and scale their solutions.

SBA loans offer lower down payments and longer terms, helping small businesses grow. By supporting firms like Helpsy, we're proud to boost local economies and invest in a more sustainable, equitable future.



Helpsy, a trailblazing Certified B Corporation and Public Benefit Corporation, is on a mission to keep clothing out of landfills, create impactful jobs, and drive meaningful profit with purpose. In 2024 alone, they collected over 32 million pounds of clothing and shoes—saving more than 4 billion gallons of water, cutting over 600 million pounds of CO₂ emissions, and generating over \$500,000 for charities and municipalities.



Corey Jones VP | Sr. SBA Business Development
Officer | Climate First Bank

"It was a pleasure working with the Helpsy team to support their mission. Through an SBA loan we helped finance the expansion of their collection and sorting facilities, invest in cutting-edge technology, and enhance impact tracking. These upgrades are enabling them to scale operations and deepen both their environmental and social impact."

Values-Based Banking Solutions for Every Business Stage

At Climate First Bank we're committed to walking alongside businesses from their first spark of an idea to long-term growth and impact. Whether you're launching a startup, expanding operations, or transitioning to employee ownership, we offer tailored financial solutions, mission-aligned lending, and personalized support to help you thrive.



Early Stage

SBA Lending:

For early-stage businesses, we offer SBA loan options to help you launch with confidence. Enjoy personalized guidance, fair terms, and mission-aligned support tailored to your growth from day one.



Growth Stage

Structured Finance:

As your business scales, asset-based lending and factoring can provide the capital you need to keep growing. By leveraging your accounts receivables and inventory, we help turn your assets into opportunities. Our team works closely with you to structure finance that supports your momentum and mission.



Established Stage

Conventional Lending:

For established businesses with a proven track record, our conventional lending solutions offer the stability and flexibility to support long-term goals. Whether you're expanding facilities, investing in new equipment, or refinancing existing debt, we provide straightforward financing tailored to your needs. With a relationship-driven approach, we're here to help you scale with purpose.



Transition Stage

ESOP Lending:

When it's time to plan for succession, Employee Stock Ownership Plan (ESOP) lending offers a powerful way to preserve your legacy and empower your team. We provide specialized financing to help business owners transition ownership to their employees, ensuring continuity and shared success. With expert guidance and mission-aligned support, we make the path to employee ownership achievable and sustainable.

Our Executive Leadership

Ken LaRoe, Esq., LEED AP

Founder, Chairman & CEO

Lex Ford

Climate First Bank CEO & President

Sharon Hill, CPA

EVP | Chief Financial Officer

Marcio deOliveira, MBA

EVP | Chief Technology Officer, Chief Digital Banking Officer, OneEthos Founder & CEO

Ryan Jaskiewicz

President of Structured Finance

Ron Strand-Sorrell

EVP | Chief Compliance, BSA & Risk Officer

Chris Cucci, CCIM

EVP | Chief Strategy Officer

Jeff Cowherd

EVP | Senior Lender

Chris Castro, LEED AP

EVP | Chief Sustainability Officer

Justin Bretting

OneEthos Chief Technology Officer

Chris Van Buskirk

EVP | Chief Credit Officer

Blaine Worak, MBA

EVP | Chief Operating Officer

Felipe Ferreira

EVP | Director of Residential Lending

Jennifer Biegemeier, SHRM-CP

SVP | Director of All Things People

Our Board of Directors

Ken LaRoe, Esq., LEED AP *

Lex Ford *

Marcio deOliveira, MBA

Jared Meyers *

Jose Luis Camacho, Esq. *

Marilyn Waite, MPhil *

Dr. Myron L. Rolle *

Brock McClane, Esq. *

Edye Haddock, CCIM *

Nancy Wolf, MPH *

Chris Castro, LEED AP *

Ed Chiles *

 Climate First Bancorp Board

* Climate First Bank Board

 OneEthos Board

2024 Financials

Our strong financial performance in 2024, including turning a profit, demonstrates that mission and margin can go hand in hand. Our sound financial foundation ensures we can continue to grow responsibly, weather economic shifts, and reinvest in the communities and causes we serve. For a mission-focused bank, profitability isn't just a milestone, it's a signal that sustainable banking is not only possible, but powerful.



64%

Total Asset Growth



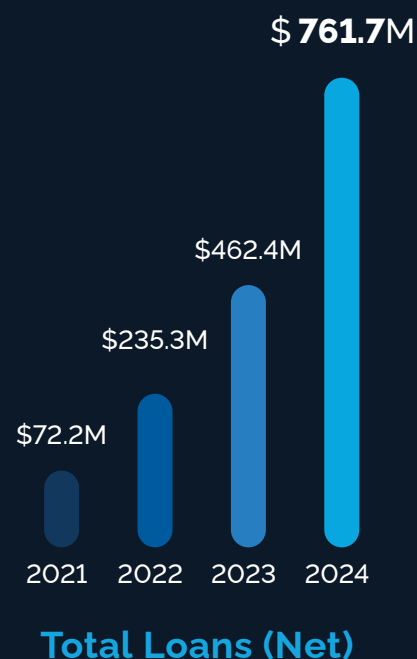
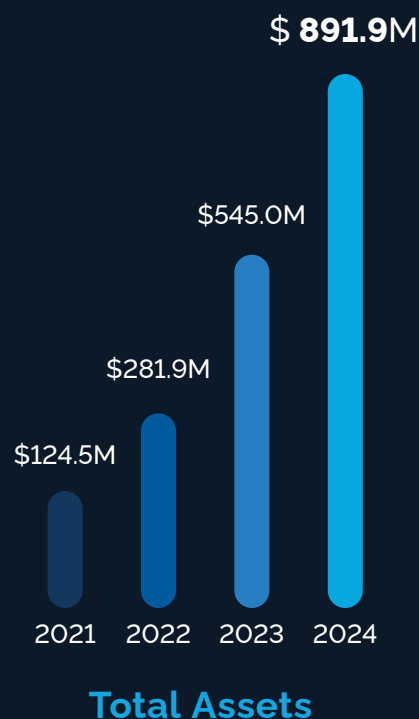
3.16%

Net-Interest Margin



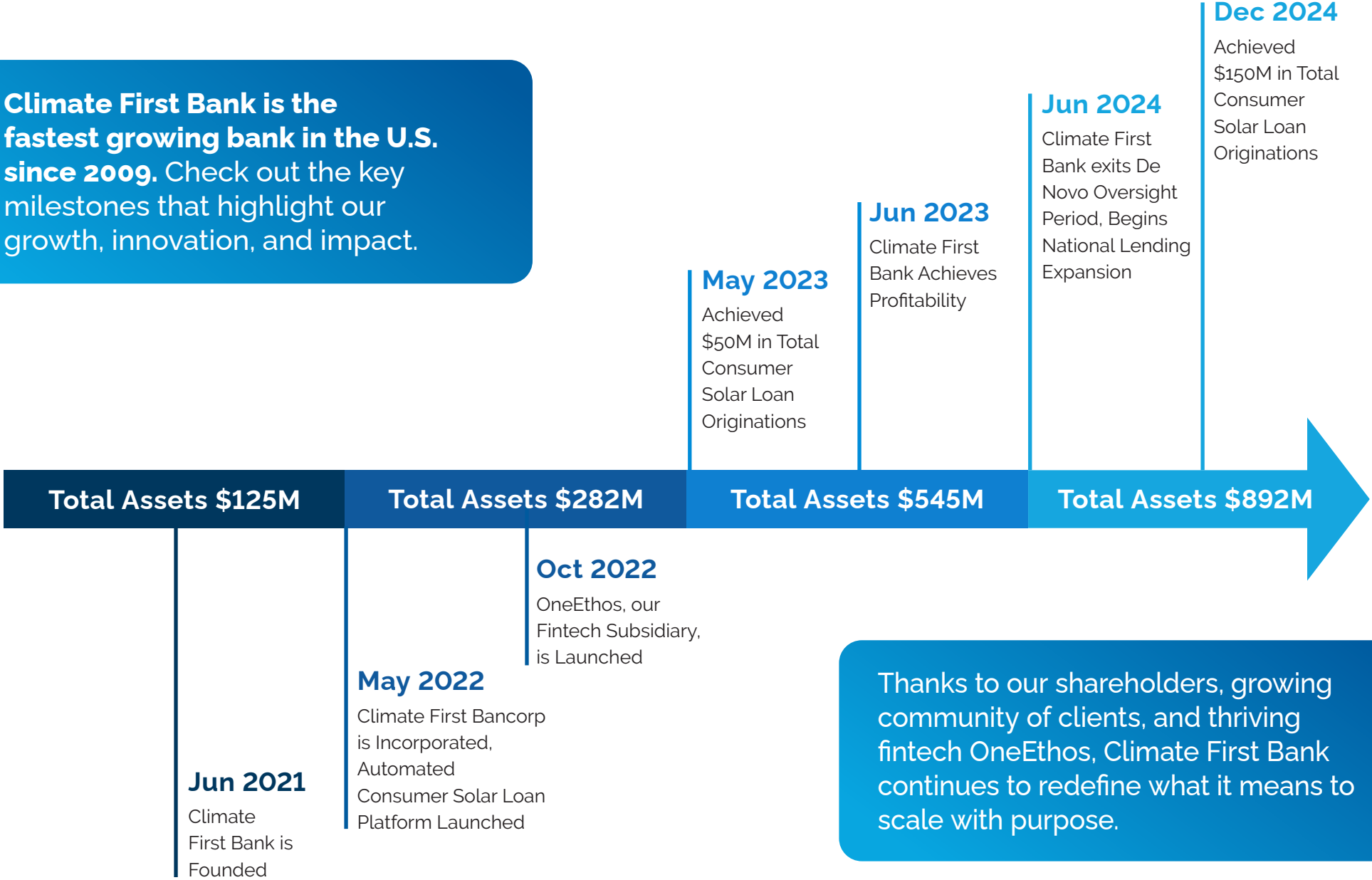
\$3M

After Tax Income



Our Growth Timeline

Climate First Bank is the fastest growing bank in the U.S. since 2009. Check out the key milestones that highlight our growth, innovation, and impact.



Thanks to our shareholders, growing community of clients, and thriving fintech OneEthos, Climate First Bank continues to redefine what it means to scale with purpose.



Bank like tomorrow depends on it.

Chris Castro & Lauren Dubé

EVP | Chief Sustainability Officer &
Founding Director, Climate First Bank

VP | Director of All Good Things,
Climate First Bank

It took bold and collective action to bring you the stories and impact shared in this report. As we close out this chapter, we hope you'll take a moment to reflect on all the good we accomplished together in 2024 and leave inspired to keep that momentum going in 2025. To carry that spirit forward, here are some of our team's favorite ways they plan to take action over the next year. We hope it sparks your own inspiration to do the same.

- "Volunteer my time on the board of directors for different nonprofit organizations, like Center for Sustainable Energy and Florida for Good!"
- "Participate in awareness and educational campaigns, including Climate Reality Project Summer Series on Climate Finance and Green Banking."
- "Grow our impact in low-income communities by partnering with CDFIs, credit unions, and small businesses like Homie Technologies."
- "Identify and commit to purchasing from at least three new businesses owned by women or people of color."
- "Volunteer with a local voter registration drive and commit to helping at least 50 new voters register before the next election."
- "Attend my first public hearing or city council meeting to voice support and engage more in local policy."
- "Donate to a grassroots organization led by and serving marginalized communities."

Thank you for celebrating our 2024 impact with us. We're eternally grateful for your support; it's what makes all of this possible. We look forward to sharing even more progress with you in 2025, and until then, remember to bank like tomorrow depends on it!

Chris Castro

Lauren Dubé



Thank you for reading our 2024 Impact Report

Contact one of our branches if you like what you see and would like to learn more.

Winter Park

1150 S. Orlando Ave.
Winter Park, FL 32789
689-444-5500

Mt. Dora

2755 E. Orange Ave.
Eustis, FL 32726
352-505-2035

St. Petersburg

182 37th Ave. N.
St. Petersburg, FL 33704
727-335-0500

Orlando

215 Livingston St.
Orlando, FL 32801
Coming Soon!

Digital

climatefirstbank.com
info@climatefirstbank.com*
800-707-6916

Fourth Edition

Climate First Bancorp Impact Report

Thank you to Chris Cucci, Lauren Dubé, Rachel Kent, Julia Landy, Travis Newbery, Adam Webman, and Mei Mei Whelchel



Global Alliance for
Banking on Values



Member
FDIC



**Important: This email address is not intended for transmitting sensitive information. Please do not submit private financial or personal details, such as account numbers, social security numbers, or passwords*