

meridianlink®
2024 ESG REPORT



About This Report

The following ESG Report contains disclosure of relevant metrics to MeridianLink's business, as well as selected metrics included in the Sustainability Accounting Standards Board (SASB) standards for the Technology & Communications Sector – Software & IT Services Standard. This framework allows for comparable and reliable information, which is consistent with our commitment to provide transparent, useful, and relevant data. Throughout this document, we also indicate where we have aligned our practices to support the objectives of certain United Nations Sustainable Development Goals (UN SDGs). Our report discusses our ESG efforts throughout our fiscal year 2024, the period January 1, 2024 through December 31, 2024, unless otherwise noted, as well as two years of historical data where available.



Message From Our CEO

At MeridianLink®, our mission is to be the most trusted financial services technology platform with a vision to power life's important financial moments. Our partnership with community banks and credit unions drives lasting impact on the people and communities they serve as consumers buy a new car or home, renovate their existing home, pay for college tuition or medical expenses, fund a family vacation, or even open a small business.

In 2024 alone, we powered:

- 15 million auto loan applications;
- 7 million unsecured loans;
- 1 million home loans; and
- 5 million new accounts.

Our focus on our mission runs deep as we foster our purpose-driven culture that strives to innovate, create, and live by our strong set of core values. It also means that we must always operate ethically and with a strong commitment to inclusion, diversity, and sustainability.

With this in mind, each year, we publish our Environmental, Social, and Governance (ESG) strategy so that we can better communicate, educate, and measure our progress and performance toward these ideals.

Here are a few highlights from what we accomplished in 2024:

- **Volunteering:** Our team stepped up in a big way, logging 493 volunteer hours—288 more than last year. It's amazing to see our community impact continue to grow.
- **Optimizing Footprint:** We officially completed our shift to a fully remote model.



Message From Our CEO *Continued*

- **Sustainability Efforts:** We partnered with two major cloud providers offering emissions tracking tools, helping us better understand our year-over-year usage and leveraging that data to set meaningful reduction goals.
- **Great Place to Work:** For the fifth year in a row, we earned our Great Place to Work certification—something we're really proud of.
- **Community Support:** From disaster relief to food, housing, and education, we continued supporting causes that matter. We also kept up our holiday tradition with Toys for Tots, helping bring a little extra cheer to families in need.

Best Regards,



Nicolaas Vlok
Chief Executive Officer



We are committed to democratizing access to financial services and empowering our customers with innovative technology, exceptional service, and a robust network of partners. Our goal is to help build stronger, more meaningful connections between financial institutions and the communities they serve, driving lasting change and meaningful impact.

About Us

Connecting You to Better

At MeridianLink, we connect all sizes of financial institutions and fintech companies to **better technology, better service, better people, and better solutions** to streamline experiences so their members and customers can live better lives. We solve complex problems with powerful, yet practical solutions.

Since the beginning, we have been a leader at adapting to change with unique, industry-first solutions. **We meet opportunities head-on with innovation and drive.**

Our passion for excellence is reflected in our cloud-based digital lending, account opening, and data verification technologies. All of our products have a solid reputation for being innovative and reliable. Simply put, we work to **accelerate life's most important financial moments.**

MeridianLink (NYSE: MLNK) empowers financial institutions and consumer reporting agencies to drive efficient growth. MeridianLink's cloud-based digital lending, account opening, background screening, and data verification software solutions leverage shared intelligence from a unified data platform, MeridianLink® One, to enable customers of all sizes to identify growth opportunities, effectively scale up, and support compliance efforts, all while powering an enhanced experience for staff and consumers alike.

For more than 25 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities.

Learn more at www.meridianlink.com



OUR VISION
To power life's
important
financial moments

OUR MISSION
To be the
most trusted
financial services
technology platform



Stronger Together: Mission, Vision, & Values

At MeridianLink, our technology platform is our core offering, but our success is driven by our mission, vision, and values. These foundational elements help us build a thriving organization where our people are stronger together.

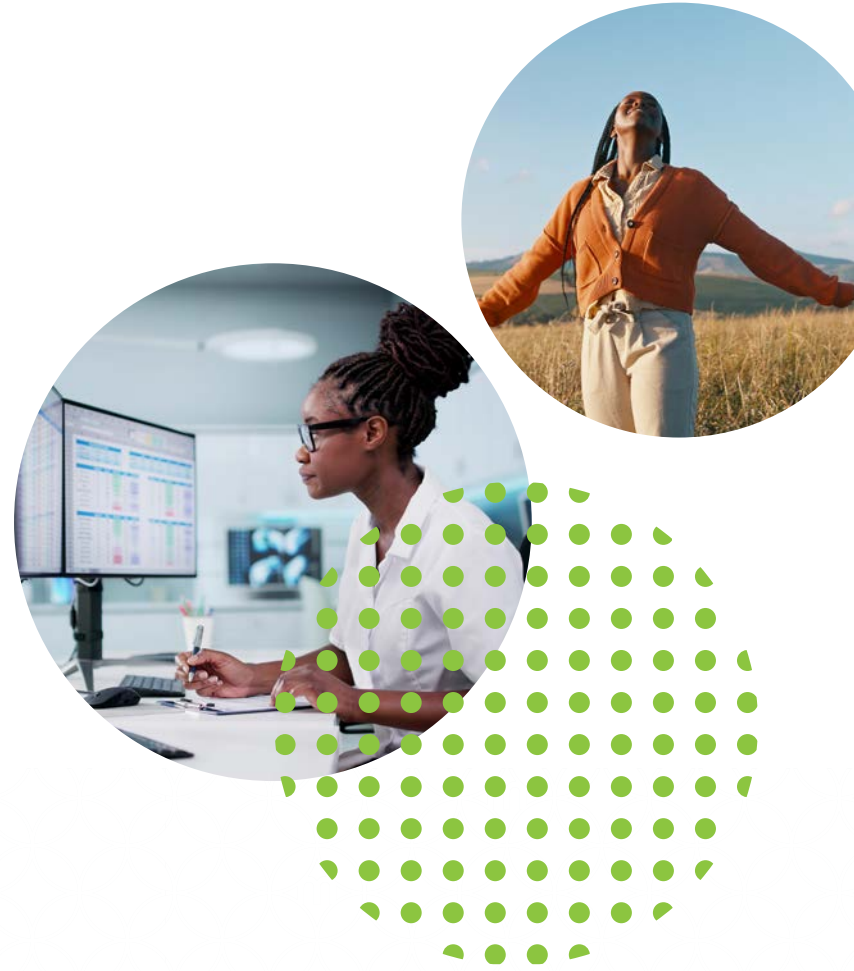
MeridianLink 2024 Highlights

Data Governance

As part of our commitment to strong data governance, we review our documented policies annually and follow measures to streamline information management. Ongoing review of historical records effectively reduced the amount of storage capacity required for both electronic and physical files across the organization in 2024.

Emissions

We limit energy consumption by hosting our software entirely with colocation cloud providers, taking advantage of their cost and emissions roadmaps. In 2024, we completed our transition to a fully remote operating model. With the elimination of daily employee commutes, we continue to minimize our energy footprint and lower our overall environmental impact. In addition, we began tracking Scope 3 emissions—further supporting operational efficiency, mitigating risk, and reinforcing our dedication to responsible data stewardship.



MeridianLink 2024 Highlights

Giving Back

Our commitment to philanthropy continues to grow, reflected in our increased contributions year after year. In 2024, we made a meaningful impact by organizing regional volunteer opportunities in several U.S. cities, including Atlanta, Georgia, and Irvine, California. These events focused on hands-on service, such as volunteering at local food banks to help feed individuals experiencing homelessness. By coming together in service, our employees embody our core value of Stronger Together.

As a remote-first organization, we also embraced virtual volunteering opportunities through MapSwipe. This platform allowed employees to contribute by analyzing satellite images to identify buildings, roads, and waterways—critical data that supports humanitarian groups in mapping vulnerable communities around the world. Thanks to these efforts, MeridianLink’s volunteer initiatives extended their reach globally, reinforcing our dedication to making a difference everywhere.

Great Place To Work

We are honored to have earned this certification 5 years in a row—a reflection of our ongoing commitment to a positive and inclusive workplace. We provide multiple channels for employees to share feedback, ask questions, and actively shape their experience at MeridianLink. In 2024, we also introduced new initiatives to further strengthen our culture of appreciation and recognition across the organization.



A Snapshot

As we enter the fourth year of our commitment to the ESG Program, we are proud to share the progress we've made. At MeridianLink, continuous improvement is at the heart of everything we do. We strive to foster a business culture that positively impacts our communities and enhances the well-being of our employees, while also embracing our responsibility to protect the environment.

Below is a summary of key indicators highlighting our performance and ongoing dedication.

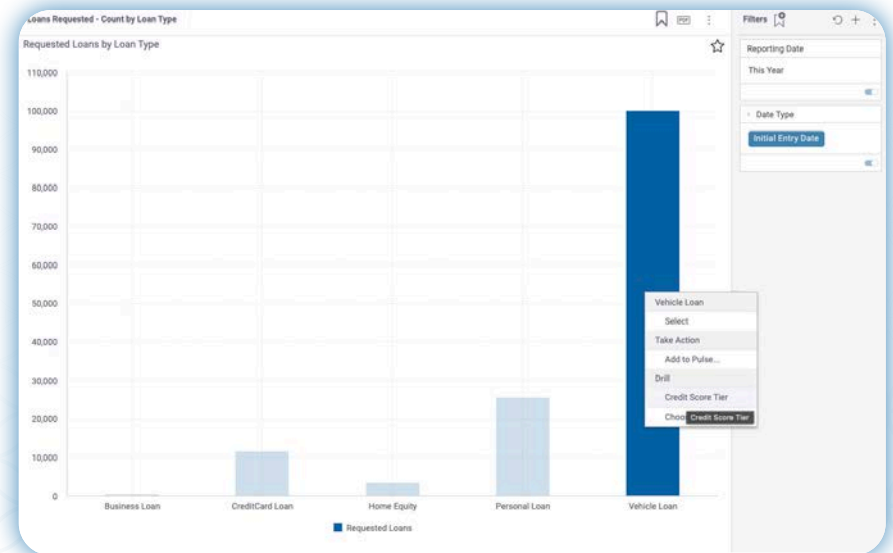
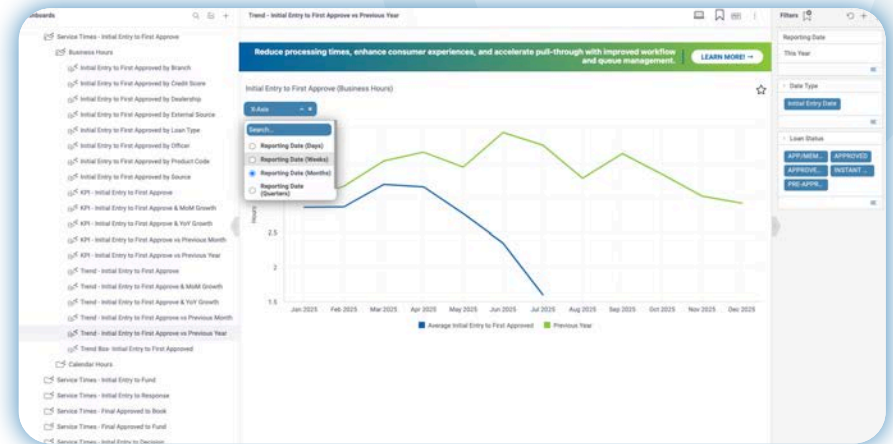
	Revenue	Employees	Data processing capacity	Amount of data storage	Energy consumed (power and fuel where data available)
			Percentage of data processing capacity that is outsourced	Percentage of data storage outsourced	
2024	316 M	678	19,611 GHz	2,230 TB	408,293 KWh
			97%	75%	
2023	304 M	737	18,833 GHz	2,297 TB	535,285 KWh
			97%	75%	
2022	288 M	810	21,064 GHz	2,233 TB	1,363,826 KWh
			98%	80%	

Growth

Product Launches and Enhancements

MeridianLink helps financial institutions of all sizes deliver faster, smarter, and more personalized lending and account opening experiences. Our products are designed to improve workflow, increase efficiency, speed decision-making, provide transparency, and simplify complex processes for banks and credit unions. Data and analytics are foundational to all of our solutions.

To support more data-driven decision-making, we introduced MeridianLink® Insight Lite, an interactive analytics and reporting tool that expands reporting functionality for MeridianLink® Consumer and Opening customers. Additionally, we enhanced our analytics capabilities through a new integration between MeridianLink® Insight and MeridianLink® Collect, providing advanced business intelligence, including a new payment propensity index.



Our ecosystem is bolstered by over 300 partners, adding more value to our MeridianLink® One platform. These partnerships extend our offerings and give financial institutions greater flexibility and choice. In 2024, we announced several new partner integrations including:

- **Conductiv**, a leader in delivering permissioned, missing data, helping financial institutions meet underwriting guidelines and confidently approve more loans, open more deposits, and deliver better, faster, and fairer lending to consumers. This collaboration enables customers to achieve up to a 47% increase in approval rates—without raising risk or losses—by improving access to actionable data.
- **ScoreNavigator**, a provider of advanced credit report analysis tools designed to help consumers better understand and manage their finances. Through this partnership, ScoreNavigator® integrates with MeridianLink® Mortgage Credit Link™ (MCL) to deliver powerful new solutions to CRAs and mortgage lenders, enabling them to better serve their customers.
- **Shastic**, a leading provider of AI-Automated Knowledge Workers for financial institutions. Shastic's innovative workflow automation solution, made available through MeridianLink® Marketplace, helps financial institutions automate processes traditionally managed by employees, enabling more streamlined operations and growth potential.



- **Voxtur Analytics Corp.**, a provider of real estate technology solutions. Through the partnership, Voxtur became a single-integration company, offering clients access to its suite of real estate technology products and services through a single point of entry on the OneVoxtur platform.
- **Automatic**, a leading fintech firm specializing in facilitating seamless connections between used independent car dealerships and lenders. The collaboration leverages Automatic's robust dealership network technology and MeridianLink's advanced decisioning capabilities to empower financial institutions within the automative lending sector.



Customer Success

In 2024, over 50 customers selected MeridianLink® Access or MeridianLink® Mortgage Access point-of-sale products. This achievement highlights the demand for such innovative capabilities in the market. As part of the MeridianLink One ecosystem, these highly configurable point-of-sale solutions seamlessly integrate with MeridianLink Consumer, MeridianLink® Mortgage, and MeridianLink Opening, enabling financial institutions to easily modify workflows and configure the loan and account opening process to meet their unique needs. Driven by best practices and industry expertise, Access empowers financial institutions to deliver a seamless, consumer-centric experience that helps to maximize engagement, align with internal processes, and optimize the digital experience.



We announced the successful go-live of Space Coast Credit Union on our Advanced Decisioning capabilities. Since implementation, the credit union has achieved a 13% overall increase in instant loan decisions and an impressive 53% boost in automated decisioning for applicants with credit scores above 660.



Broadway Bank, one of the largest privately-owned banks in Texas with more than \$5.5 billion in assets, successfully implemented MeridianLink Mortgage. As a result, the bank has reduced loan processing times by up to six days and cut mortgage closing costs by 50%.



A+ Federal Credit Union chose our end-to-end digital platform, MeridianLink One, to unify data and technology in support of enhanced member and employee experiences. By consolidating 6 separate lending systems into one unified solution, this strategic partnership will support A+FCU across key areas, including consumer and mortgage lending, deposit account opening, data intelligence, marketing automation, and ongoing optimization through our expert consulting services.





Awards & Recognition

Certified by Great Place to Work® for the fifth consecutive year

The prestigious award is based entirely on what employees say about their experience working at MeridianLink. Great Place to Work is the global authority on workplace culture, employee experience, and leadership behaviors proven to deliver market-leading revenue, employee retention, and increased innovation.

Recognized as a 2024 IDC FinTech top 50 financial technology services company

The elite list features technology companies from around the world that are focused on providing solutions to the financial services and FinTech industries.



Winner in the Achievement in Product Innovation category of the 22nd Annual American Business Awards®, aka the Stevie® Awards

MeridianLink was recognized for its partnership with FedChoice Federal Credit Union. FedChoice's integration of MeridianLink Insight into their existing MeridianLink One platform yielded significant benefits, including enhancing member segmentation and operational efficiency for the credit union.



Received the 2024 HousingWire Tech100 Mortgage Award

The MeridianLink Mortgage loan origination system was selected as a winner based on its industry-leading configurability, innovative borrower experience improvements, and ability to help customers substantially reduce origination times and costs. The Tech100 program provides housing professionals with a comprehensive list of the most innovative and impactful organizations of the year.



Our Environment

Our goal is to **minimize our impact on the environment** and continually improve our environmental preservation as we carry out our day-to-day activities. Transitioning to shared cloud services has led to meaningful reductions in energy use. By leveraging cloud platforms from **AWS** and **Microsoft Azure**, which operate with significantly lower carbon footprints, we reduce energy consumption and emissions while improving scalability and resilience.

Combined with our remote-first work model—which reduces commuting and office-related emissions—these efforts actively lower our overall environmental footprint.



Emissions & Energy Management

Our Strategy

Throughout the year we maintained one occupied leased office space to serve as our headquarter office and meeting space. As of Q2 2025, we further downsized our office space to a location exclusively used for shipping and receiving. This completes our transition to a fully remote operating model, with all in-person work conducted through local coworking space as needed.

To improve our emissions reporting, we incorporated our purchased services emissions data, so that we can begin tracking this information and comparing usage year over year going forward.

Our Environmental Policy is accessible [here](#).

Emissions Reduction

We have maintained our commitments to our emissions reduction strategy **through the following:**

- Performing regular data purging to reduce the amount of storage and power used;
- Utilizing colocation data centers exclusively; and
- Operating as remote-first, with one office space which serves as our headquarters [GRI 305-5]



Strategic Planning for Data Centers

All of our data processing and storage requirements are serviced by colocation providers, with the majority of our data processing performed via cloud providers. We have engaged with two major cloud providers who have enabled emissions summary tools whereby we are able to pull our own reporting on our overall usage, as well as the breakdown of renewable energy utilized. Going forward, we will be able to better track our usage year over year for transparency and use our own data to establish reduction targets where possible.

Energy Usage & Emissions Metrics

	Total Energy Consumed	Scope 1 GHG Emissions**	Scope 2 GHG Emissions***	Scope 3 GHG Emissions****
	% Grid Electricity*			
	[SASB: TC-SI-130a.1]	[GRI 305-1]	[GRI 305-2]	[GRI 305-3]
2024	408,923 kWh	—	177.5 (MTCO2e)	2,755 (MTCO2e)
	Data not available			
2023	535,285 kWh	—	213.3 (MTCO2e)	Data not available
	Data not available			
2022	1,363,826 kWh	—	548.2 (MTCO2e))	Data not available
	Data not available			

* Renewable power data is not currently available.

** Scope 1 GHG Emissions are not produced.

*** Scope 2 GHG Emissions data includes energy usage and emission data for our Costa Mesa, CA, office space and four of our colocation data centers. Our other office space in Baton Rouge, LA, was sublet during all of 2024. Additionally, data was not provided by two of our six colocation data center providers, one of which is our back-up center; however they each publish annual ESG reports reflecting their efforts in consumption reduction and renewable sources.

**** Scope 3 GHG Emissions data is compiled from purchased usage of Air, Lodging, Rental Car, Rideshares, and Shipping.

Indirect GHG Emissions

Our indirect emissions include our leased office space where we do not have operational control over the purchase or usage of power, as well as our outsourced data storage. Our Scope 2 emissions are generated through the purchase of electricity from our leased facility management company. [GRI 305-3]

Our methodology to calculate our overall Scope 2 emissions focuses primarily on our data center usage, as that is the source of our highest consumption. We use five separate colocation providers, two of which are cloud-based. Energy usage data was available from our primary cloud service providers—which account for the majority of our energy consumption—and from an additional cloud-based colocation provider. The two remaining colocation providers publish their own annual ESG reports, reflecting their efforts in reducing consumption and increased usage of renewable energy. We occupied one leased office space in 2024, which served as our headquarters. As part of our broader commitment to environmental transparency and accountability, this year marked our first comprehensive reporting of Scope 3 GHG emissions through purchased services. By capturing data across air, rail, and ground transportation, we have established a baseline to better understand the environmental impact of employee travel. This initial reporting effort enables us to set informed targets and align future travel policy with overall sustainability objectives. [SASB: TC-SI-130a.1]



Water Management

Water usage information is only available for two of our five colocation data center providers. The other leased spaces do not provide information on water use, reuse, and recycling. As a SaaS company, the majority of our water usage comes from our data centers. Our available water usage data for the reporting period is 542,140 gallons. [SASB: TC-SI-130a.2]

Waste Management

We recycle all of our electronic equipment as standard practice. We only contract with vendors who use DoD-certified methods for recycling. It is also our policy to use our data center equipment until it is no longer supported by a third-party support service. In 2024, we recycled 164 lbs. of electronic waste through certified vendors. Our remote-first employee policy has contributed to significantly reducing direct waste, as we transitioned to one leased space to serve as our headquarters.



Social

Every day, we work to improve the lives of our employees and the way we serve our customers. Through collaboration and diverse perspectives, **we drive innovation, enhance processes, and strengthen our culture.** Employee wellness is a priority, supported by monthly virtual events focused on cooking, meditation, cultural engagement, stress management, in-person volunteering, and professional development. We are committed to fostering an inclusive culture where employees feel valued, respected, and empowered to be their authentic selves.

Giving back is core to who we are.

Our digital platform also helps **improve financial health in communities** by enabling financial institutions to better serve their consumers—making it easier to open accounts, apply for loans, and manage debt.

We contribute to disaster relief causes and organizations that **support food, housing stability, and education.** Each year we also run a Toys for Tots campaign and are committed to increasing our charitable impact annually.



Our People

Inclusion, Belonging, and Culture at MeridianLink

We are committed to nurturing a workplace culture where every individual feels a sense of belonging and inclusion. In 2024, we continued to build on this foundation by fostering meaningful connections, encouraging open dialogue, and supporting spaces where all employees feel valued and respected.

- Offering **learning experiences** focused on inclusive behaviors, such as recognizing microaggressions and subtle acts of exclusion. These sessions are part of our broader approach to cultivating cultural awareness and empathy across the organization;
- Supporting our **Employee Resource Groups (ERGs)**, which serve as vital communities for connection across our entire team;
- Pairing **new hires with mentors** to help them feel welcomed and supported as they integrate into our community;
- Continuing our commitment to **fair and thoughtful performance evaluations** by reviewing processes to support consistency and reduce potential bias; and
- Hosting a variety of engagement events throughout the year that celebrate the **richness of our collective experiences and identities**, including observances of Black History Month, Hispanic Heritage, AANHPI Month, Mental Health Awareness Month, and Pride Month planning.

Culture and Inclusive Practices

We believe that a culture of inclusion is sustained through everyday actions and shared values. These are not just initiatives—they are integral to who we are and how we work together. We strive to ensure that all employees experience **fairness, respect, and opportunity** in their day-to-day work.

In 2024, we reinforced this commitment by:

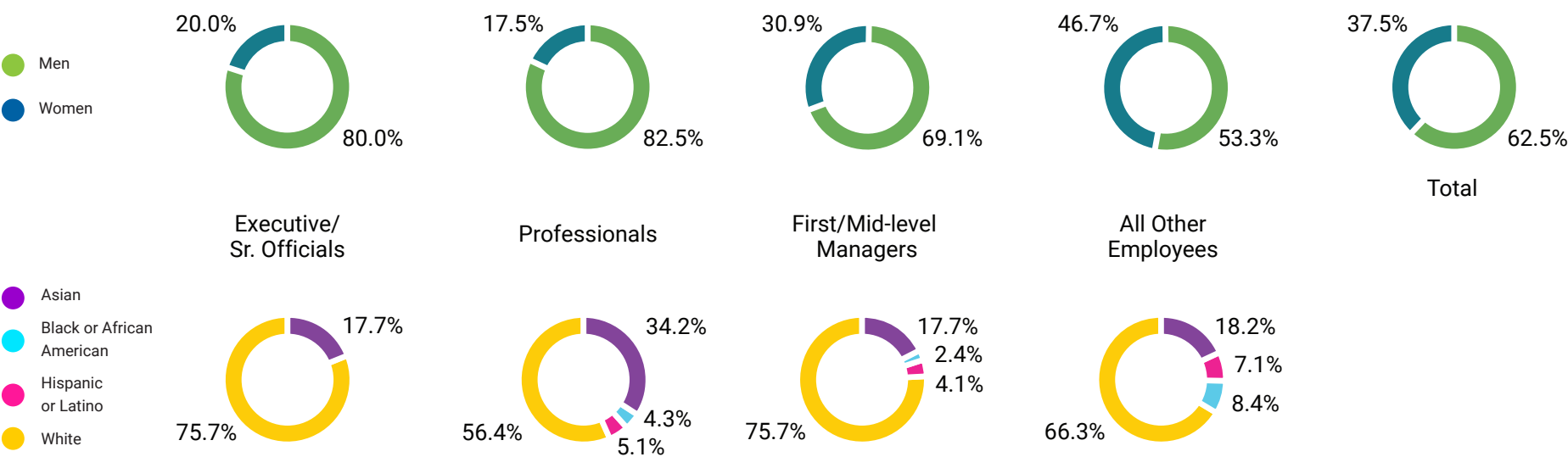
- Embedding inclusive learning into our onboarding experience, including sessions on cultural competence and respectful workplace practices;
- Offering mentorship opportunities through both onboarding and employee-led communities, helping individuals feel connected and supported;
- Expanding our outreach to connect with a wide range of talent through inclusive recruitment practices and participation in community-focused hiring events;
- Maintaining oversight of our inclusion efforts through our Nominating and Corporate Governance Committee, further prioritizing that our culture continues to reflect our values; and
- Supporting a culture of fairness through transparent and consistent compensation practices. Our compensation philosophy and structure are designed to promote clarity and equity, and we regularly review our data to help ensure our practices align with our values.

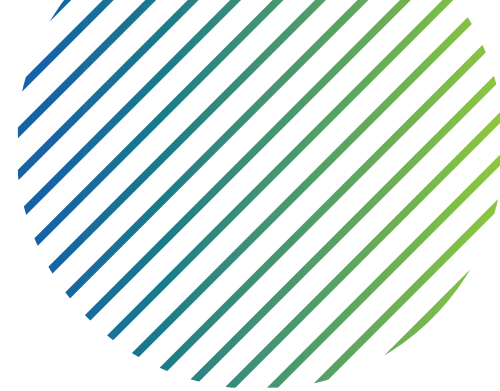


Our Representation & Diversity

In the annual EEO report, employees can self-identify during the recruiting/onboarding process or at any time during employment. In the event an employee does not self-identify, visual ID is used per EEO guidance. [SASB: TC-SI-330a.3]

We had 18 employees on employment visas during the reporting period, making up 1.77% of our workforce. All employees reside within the U.S. [SASB: TC-SI-330a.1]





Our Economic Impact

We provide software solutions for financial institutions to provide a broader reach to consumers who may not be near a physical location, or not able to travel. The scope of our product offerings allows for simpler online access to lending opportunities, everyday banking, and credit improvement opportunities and education for consumers.

Giving Back and Connecting With Our Communities

At MeridianLink, we believe that by powering our financial institutions with innovative solutions, we positively impact communities across the country.

To further impact the local communities served by our customers, we engaged in a number of charitable events through donations and participation. In 2024, we donated over \$73,000 to 40 local charities that are all 501(c) compliant.

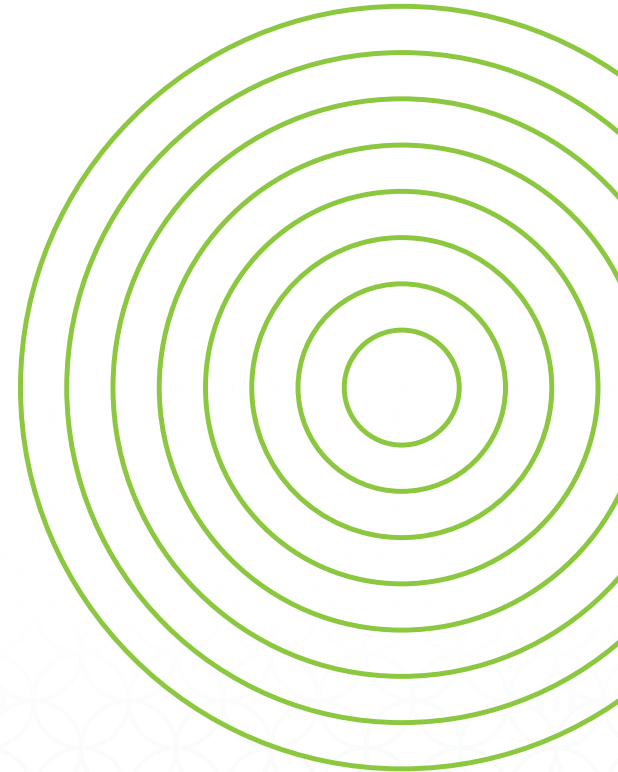
These charities included:

- Alabama ONE Aspire Foundation
- Carolinas Credit Union Foundation
- DCU for Kids
- Maine Credit Unions Campaign for Ending Hunger
- The Leukemia & Lymphoma Society
- Cal Coast Cares Foundation
- Georgia United Credit Union Foundation
- Marine Credit Union Foundation
- Service CU Impact Foundation
- Among others...

MeridianLink employees also gave back by participating in the following philanthropic and community engagement efforts:

- During the holiday season, MeridianLink contributed \$15,000 to Toys for Tots, with employees generously donating an additional \$4,000 to support children in need.
- We hosted three in-person volunteer events in regions where many of our employees live, along with two virtual events through Mapswipe. These efforts primarily supported local food banks and helped address food insecurity.
- At our annual Sales Kickoff Meeting, over 100 team members came together to participate in a special volunteer project, further reinforcing our culture of service.
- To encourage ongoing community involvement, MeridianLink provides employees with 8 hours of paid volunteer time off each calendar year.

A total of 493 volunteer hours were logged in 2024, an increase of 288 hours from 2023.



	2022	2023	2024	About the Charity
Toys for Tots - Virtual Toy Drive	\$3,000	\$3,646	\$15,000	The primary goal is to send a message of hope to America's less fortunate children during the holiday season. www.toysfortots.org/
Project Hope for Ukraine	\$25,000	—	—	The Project Hope team is in Ukraine actively delivering medicines, medical supplies, mental health support, trauma care trainings, and other urgent assistance. www.projecthope.org/country/ukraine
Maui United Way	—	\$10,000	—	Providing resources to Maui residents impacted by the wildfires. https://www.mauiunitedway.org/
DCU for Kids	\$15,000	\$5,000	\$5,000	Donations support causes benefiting children and families in need, as well as scholarships to high school seniors. www.dcuforkids.org
The Leukemia & Lymphoma Society	—	\$5,000	—	The LLS Mission: Cure leukemia, lymphoma, Hodgkin's disease, and myeloma, and improve the quality of life of patients and their families. https://www.lls.org/
Langley for Families Foundation	\$5,000	\$5,000	—	The Foundation's areas of focus are Healthcare, Housing & Human Services, Access to Education for Hampton Roads communities in Virginia. www.langleyforfamilies.org
Desert Financial Foundation	\$3,500	—	—	Supporting community services in Arizona and access to education through scholarship and financial literacy programs. www.desertfinancial.com/foundation
Service Credit Union Impact Foundation	—	—	\$5,000	Dedicated to impacting the standard of living and the ability to pursue education for everyone to reach their full potential. www.servicecuimpactfoundation.org
Cal Coast Cares Foundation	\$2,970	—	\$3,100	Their mission is to help local educators and students by providing grants for teachers and scholarships for college-bound high school seniors, including a special program for foster youth in San Diego and Riverside Counties. www.calcoastcu.org
Elevations Foundation	\$2,970	—	—	Provides support to their local communities in Colorado in the areas of mental health, early childhood development, environmental education and sustainability, scholarships and emergency relief. www.elevationscu.com/foundation
Oregon Community Credit Union (OCCU) Foundation	—	—	\$3,000	Strengthen the overall health and well-being of the communities they serve. Services including emergency aid, scholarships, and education support. www.myoccu.org/about-occu/community/occu-foundation
One-Jax Inc.	—	—	\$3,000	An organization dedicated to achieving civility, understanding and respect for all people, based on equality and inclusivity. www.onejax.org
WPCU Sunshine Community Fund	—	—	\$3,500	Improve, strengthen, and safeguard the financial security of vulnerable populations within our community. www.wpcu.coop/about-us/sunshine-community-fund
Other Donations (aggregated)	\$24,808	\$62,250	\$46,000	Donations benefited various 501(c)(3) Organizations supporting families in need, access to education, services for people with disabilities, and healthcare services.
	\$82,248	\$87,250	\$83,600	

Employee Satisfaction & Engagement

Our Pulse

For the **fifth consecutive year**, MeridianLink received the distinction as a 'Great Place to Work'. The survey assesses employee satisfaction and engagement by a third-party vendor to ensure employee anonymity. We received 279 employee responses, with 237 of the responses **scoring positively** on the statement "Taking everything into account, I would say this is a great place to work" (equating to 85% of the company).

Over 80% of the respondents rated MeridianLink **high on respect, fairness, camaraderie, and communication**. Two statements that were rated highly in our responses include "People here are treated fairly regardless of race" and "People here are treated fairly regardless of their sexual orientation."

Employee Voice and Feedback

We believe that listening to our employees is essential to building a thriving, inclusive culture. We offer **multiple channels for employees to share their perspectives**, ask questions, and help shape the employee experience.

We host quarterly company-wide updates that conclude with open Q&A sessions, giving employees direct access to our executive leadership team. In addition, small-group sessions with our CEO and other leaders provide more intimate settings for open dialogue and feedback.

New employees are welcomed into the conversation early through dedicated feedback sessions with executive

leaders, where they can share their experiences with onboarding, training, and recruitment in a supportive environment.

Throughout the year, we introduced a variety of **virtual events focused on wellness, cultural celebration, and community-building**. These included cooking classes, educational talks, health-focused sessions, and a company-wide walking challenge—each designed to foster connection and engagement across our teams.

To support a culture of continuous improvement, we conducted three surveys in 2024, giving employees a voice in shaping our workplace. We also continued our stay interview program, which provides valuable insights into what matters most to our team members.

Our **employee advocacy groups** remain a vital part of our feedback ecosystem. With representation from across departments, this group partners with Human Resources to elevate employee perspectives and collaborate on initiatives that enhance the employee experience.



Recognition and Appreciation

Celebrating contributions and expressing gratitude are essential to building a positive and connected workplace, especially in a remote environment. In 2024, **we enhanced our recognition efforts** by transitioning to the AwardCo platform, which empowers employees to acknowledge peers who embody our core values and make meaningful contributions.

Through **AwardCo**, employees can easily celebrate one another's efforts with personalized messages and point values, creating a culture where appreciation is visible and frequent. In fact, 91% of employees were recognized in 2024, and 83% actively participated in recognizing their peers—demonstrating the strength of our community.

We also introduced new programs to deepen our culture of appreciation:

- **Employee of the Quarter:** A company-wide initiative that highlights individuals who have made a significant impact. Winners are celebrated during company updates and receive recognition through the platform.
- **Thanks-a-thon:** Launched in November, this month-long celebration encouraged employees to express gratitude by awarding additional recognition points to colleagues.

These efforts reflect our belief that recognition should be timely, meaningful, and accessible to everyone. By celebrating the everyday moments that make a difference, we continue to foster a workplace where people feel seen, valued, and inspired.



Learning and Growth

Supporting continuous learning is a key part of our culture. Employees have access to a wide range of development resources, including **LinkedIn Learning**, an online platform offering over 21,000 expert-led courses. These courses are tailored to individual goals and job functions, making it easy for employees to grow their skills at their own pace.

Throughout the year, we also host live learning opportunities featuring guest speakers and subject matter experts. In December 2024, for example, we partnered with Dale Carnegie to deliver a session on mastering time—one of several events designed to support personal and professional development.

Our HR team regularly organizes informational sessions on practical topics such as **Tax Season 101** with FitPros and **401(k) planning** with Empower. These sessions are designed to help employees navigate important life and career milestones with confidence.

In collaboration with our Employee Resource Groups (ERGs), we also offer sessions that explore topics like mental health, inclusion, and cultural awareness—reinforcing our commitment to holistic growth and well-being.



Performance Culture

We are committed to fostering a performance culture that supports growth, clarity, and continuous improvement. Our **annual review process** includes all active employees at the time of the cycle, including those who have recently joined the organization.

To ensure relevance and fairness, the review process includes tailored question sets—such as a dedicated bank for Sales employees—to reflect the unique goals and metrics across different roles. Employees complete a self-evaluation that encourages reflection on their support needs, identifies potential resource gaps, and outlines goals for future development.

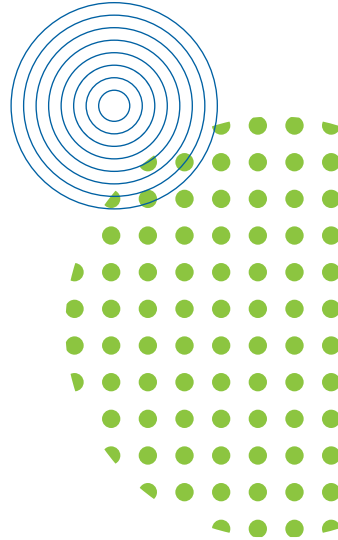
Managers also complete targeted assessments that focus on each employee's growth trajectory and development opportunities. To promote fairness and consistency across the organization, we conduct **robust calibration sessions** during the review cycle. These sessions help ensure that

performance ratings are applied equitably and reflect a shared understanding of expectations.

To support meaningful and productive conversations, we provide **training for both employees and managers** ahead of the review cycle. These sessions are designed to build confidence, improve communication, and ensure that feedback is delivered and received in a constructive, growth-oriented way.

Feedback is a key part of the process, and we actively encourage employees to share their experiences to help us continuously improve the appraisal cycle.

To reinforce ongoing development beyond the annual review, we promote frequent 1:1 meetings between managers and their team members. These conversations are supported by system tools and resources designed to help managers provide consistent, meaningful feedback throughout the year.



Benefits & Wellbeing

We believe that supporting our employees goes beyond compensation—it's about creating a well-rounded experience that promotes health, balance, and peace of mind. In addition to a positive work environment and competitive pay, we offer a comprehensive suite of benefits designed to support the well-being of our team members and their families.

As outlined in our Employee Handbook, our benefits include:

- **Paid Time Off:** Generous vacation time, company-wide holidays, expanded floating holiday options, and sick leave.
- **Health Coverage:** Medical, dental, and vision insurance, with company contributions to Health Savings Accounts for eligible plans.
- **Income Protection:** Company-provided life and AD&D insurance, short-term disability (outside of CA), and voluntary long-term disability options.
- **Additional Leave:** Inclement weather leave, paid volunteer time (up to 8 hours per year), jury duty pay for hourly employees, and bereavement leave with an expanded definition of family.
- **Support Services:** Access to an Employee Assistance Program (EAP) through United Healthcare and personalized support from our benefits broker for help with claims, billing, and provider navigation.
- **Parental Leave:** Four weeks of fully paid parental leave after one year of employment, with an expansion planned for 2025



We also offer robust financial wellness benefits:

- **401(k) Retirement Plan:** Available to all full-time employees, with a company match of 50% on contributions up to 8% of salary (capped at \$4,000 annually).
- **Employee Stock Purchase Program (ESPP):** All employees have the opportunity to purchase company stock at a 15% discount, reinforcing our shared investment in MeridianLink’s success.

These offerings reflect our commitment to supporting the whole employee—professionally, personally, and financially.

Retention

Our 2024 employee turnover rate was 21.3%, with 6.2% attributed to voluntary turnover and 15.1% attributed to involuntary. Our employee tenure is a source of pride for us, and we celebrate work anniversaries at our quarterly

No. Years at MeridianLink	No. of Employees
1–5	433
6–10	140
11–15	57
16–20	26
20+	22

Health & Safety

Protecting Our Employees

Our safety program features policies, procedures, and training, including an Injury and Illness plan, a Prevention Plan, an Ergonomics Plan, an Emergency Action Plan, a Hazardous Communication Plan, and a Pandemic Plan.

Health & Safety Performance

There were no worksite incidents reported in 2024.

Harassment

MeridianLink requires all employees to complete harassment prevention training annually, and we comply with the specific requirements of the state in which they reside. The harassment policies are also stated in the various location specific handbooks which direct individuals on how to report harassment.



Governance

As a cloud-based software provider, we take a comprehensive approach to the governance of information security, data privacy, and ethics and integrity. We continue to grow and invest in the infrastructure, personnel, best practices, and policies required to **secure and protect the data** we are responsible for.



Certifications

- System and Organization Controls (SOC 2, Type II)
- Payment Card Industry Data Security Standard (PCI-DSS)

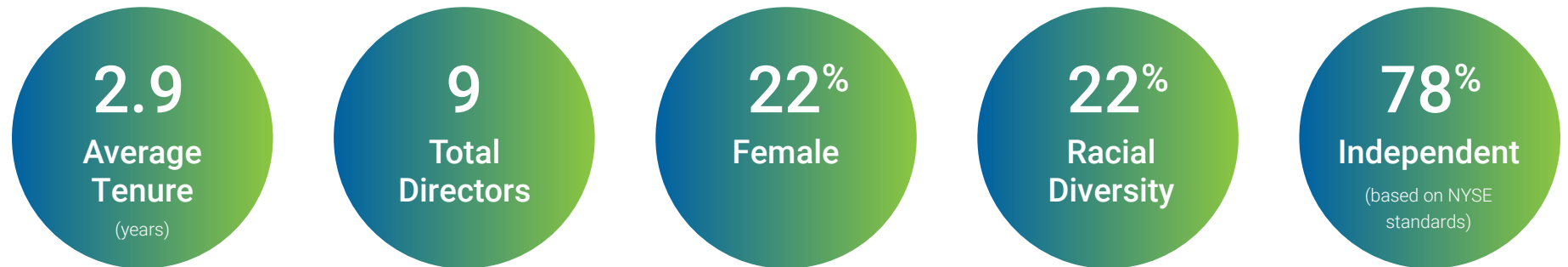
Frameworks

- U.S. NIST Cybersecurity Framework (CSF)
- U.S. NIST Secure Software Development Framework (SSDF)
- ISO 27001



Corporate Governance

Board Composition



Governance Highlights

- Independent chair of the board
- Majority independent board of directors
- Annual board and committee performance assessment
- Board-level oversight of environmental, social, and governance matters
- Dedicated oversight of cybersecurity
- Prohibition on hedging, pledging, and short sales
- Active stockholder engagement
- Clawback policy for incentive compensation
- Stock ownership guidelines for directors and executive officers
- One-share, one-vote

Oversight & Monitoring

Our Nominating and Corporate Governance Committee of the Board of Directors (NCGC) maintains oversight of the Company's ESG initiatives, delegating authority to our ESG Steering Committee who meets quarterly to implement our strategy, provide recommendations for growth, and manage our ESG Program day-to-day. Our NCGC approves recommendations from our ESG Steering Committee regarding policies and areas of improvement.

The ESG Steering Committee's 2024 significant accomplishments include:

- Review of non-profit organizations to realign with our ESG initiatives and focus our Corporate Giving;
- Implemented a supplier diversity questionnaire;
- Held quarterly volunteer events nationwide; and
- Implemented tracking of Scope 3 emissions.



Ethics & Integrity

Our Code of Business Conduct and Ethics (the “Code”) provides transparency to our employees and stockholders regarding our core values, awareness, and avoidance of potentially unethical situations. Our Board of Directors maintains oversight of our Code and delegates day-to-day responsibility for administering and interpreting the Code to our Compliance Officer. Our Compliance Officer manages the day-to-day monitoring. Compliance violations are reported quarterly to our NCGC in accordance with our escalation procedures.

Our Code includes our policies regarding ethical conduct, conflicts of interest, anti-bribery, anti-corruption, non-retaliation, giving and receiving gifts,

data privacy, freedom of association, and collective bargaining. We provide examples of unacceptable behavior within our Code to further guide our employees and business partners. Our Supplier Code of Conduct also requires our suppliers to abide by these policies. We require our employees to complete annual training and acknowledgement of our Code.

Political Activities

Employees are encouraged to participate in the electoral process at all levels of government by voting and supporting candidates and issues of their choice. Participation is their choice, not an endorsement from MeridianLink, and use of Company time or resources for personal political activities is strictly prohibited.

Suppliers

Our Supplier Code of Conduct requires our suppliers to comply with fair labor laws. It prohibits child labor and forced labor, mandates a commitment to anti-corruption and anti-bribery practices, supports freedom of expression, permits the right to collective bargaining, and enforces against discriminatory practices.



Reporting Hotline

MeridianLink has a publicly available whistleblower hotline as well as an internal hotline to ensure reporting of issues or concerns is readily available. The intake of all external hotline reports is managed by an independent third party and then internally investigated and escalated to the Audit Committee of the Board of Directors (Audit Committee), as appropriate. Internal reports are received by Human Resources, investigated, and escalated to Legal and Compliance, as appropriate. Information on the external and internal hotlines and instructions on how to report are provided in our Code and Employee Handbook, respectively, which require acknowledgment at hire and annually by all employees. To facilitate ease of reporting, we also share this information on our website.

Reporting of ethics violations may be submitted via our hotline. Reports can be made by anyone and can be made anonymously. Investigations are performed confidentially, and external advisors are retained as needed to assist with the investigation. Concerns or questions regarding potential violations of our Code and Supplier Code of Conduct, a Company policy or procedure, or applicable laws, rules, or regulations related to accounting, internal accounting controls, or auditing or securities law matters will be directed to the Audit Committee, as appropriate. Our policy on non-retaliation is included in our Code and Employee Handbook. The Company forbids any retaliation against any individual who, acting in good faith on the basis of a reasonable belief, reports suspected misconduct.



Human Rights

Our enterprise-wide Human Rights Policy is published on our website and is reviewed annually by our NCGC and ESG Steering Committee. The policy includes our commitment to protecting all human rights in support of the United Nations Declaration of Human Rights and the International Labor Organization's Declaration on Fundamental Principles and Rights at work. There were no reports of human rights violations or corruption received for the reporting period.



Information Security

Security of our company data and the information we are entrusted to protect is our first priority. Our programs for security and privacy are governed by our Information Security, Privacy, Vulnerability Management, Information Exchange, Third-Party Management, and Back-up and Recovery Policies. Cybersecurity at MeridianLink is a Board-level priority with oversight of the quality of the security program. MeridianLink takes a security by design approach to data security. Security and trust are the foundation of MeridianLink's commitment to our customers. Our cybersecurity and privacy programs follow industry recognized risk management standards and frameworks, such as NIST and ISO.



To support these programs, and in alignment with the aforementioned standards, independent audits are conducted annually for PCI DSS and SOC 2 Type II. We conduct continuous internal and external vulnerability scanning, engage a third party to perform penetration testing, and manage a private bug bounty program.

Our Vendor and Third-Party Management Policy governs our approach to supply chain risk management of our vendors. MeridianLink suppliers agree to implement and maintain an information security program that includes appropriate administrative and technical safeguards reasonably designed to:

- Ensure the security and confidentiality of MeridianLink information;
- Protect against any anticipated threats or hazards to the security or integrity of such information;

- Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any consumer; and
- Dispose of MeridianLink information in a secure manner.

All employees and contractors are trained regularly on topics including security awareness and phishing. [SASB: TC-SI-230a.2]

Our standard policy is to report breaches to all related parties as soon as reasonably feasible to do so and to comply with all regulatory requirements for data breaches related to PII. For information on any material data breaches, please refer to our most recent Form 10-K filing. [SASB: TC-SI-230a.1]





Data Protection & Privacy

The security of the data entrusted to us is our highest priority. Our Privacy Program provides assurance for the protection and privacy of the data we both collect and store for MeridianLink, our customers, and their users. Our publicly available Privacy Policy provides transparency regarding the data types collected, stored, and shared. As an organization, we uphold our standards and compliance with those set forth by the California Consumer Privacy Act (CCPA) and the California Privacy Rights Act (CPRA). We align with these key regulations due to the rigorous data protections obligations required of businesses. The Privacy Policy applies to all of our subsidiaries, affiliates, business partners, and suppliers. In addition, our Supplier Code of Conduct further solidifies our data privacy expectations and standards for our suppliers.

You can find our comprehensive privacy policies, including a specific California resident policy, on our MeridianLink.com website.

Oversight & Monitoring

Our Cybersecurity Committee of the Board of Directors maintains oversight over the organization's data privacy and information security. The Committee meets quarterly, or more frequently if needed, and reviews information regarding the status of our system security and data privacy concerns. Incoming consumer privacy requests are managed by our Privacy team, which includes our General Counsel, Compliance Officer, and Information Security personnel.

The security protections of our systems which hold our customers' data are monitored 24/7 both internally and externally, with alerts immediately

communicated to our Information Security team. We perform annual audits and provide a SOC 2 report to our customers upon request. Our information security policies and processes are based on the NIST Cybersecurity Framework (CSF).

Reporting

We provide three methods to submit privacy inquiries or security concerns, via regular mail, calling a toll-free number, or via a webform that can be found here www.meridianlink.com/privacy-policy. We have implemented best practice data protection standards and only collect data limited to our business purposes, abiding by consent protocols where applicable.

Data Collection

Our methods of data collection, use, sharing, retention, as well as data transfers are outlined in our Privacy Policy. Only the minimum number of data elements needed to conduct our business is gathered and maintained.

Information Sharing

In accordance with our Privacy and Information Exchange Policies, data is not transferred to third parties without prior consent. We are committed to data collection transparency, and user data is used solely for the stated purpose. Any regular transfers to occur are disclosed as a part of our customer agreements.

Data Security

MeridianLink has an in-house security team that performs vulnerability management on an on-going basis. Identified vulnerabilities are remediated based on risk level, and remediation activities regularly coincide with the monthly maintenance window. Privacy

technologies in use include unique authentication credentials, MFA, RBAC, principle of least privilege, encryption at rest and in transit, and privacy is incorporated into company risk assessments.

Risk Management

We engage third-parties to perform security testing in accordance with industry standards. This includes automated and manual penetration testing of our products and infrastructure according to the Open Web Application Security Project (OWASP), Payment Card Industry (PCI) Data Security Standards v3.0 (Requirements 3 & 6 only), and the Penetration Testing Execution Standard (PTES).

MeridianLink also performs continuous Static Application Security Testing (SAST) and Dynamic Application Security Testing (DAST) across our products, in addition to continuous vulnerability scanning of our hosts and infrastructure.

We provide and mandate privacy and cybersecurity training for all new hires and contractors, as well as annually for all employees. [SASB: TC-SI-220a.1]

Business Continuity

Our Business Continuity and Disaster Recovery plan is tested at least annually. Backups are completed daily and stored off-site per our Back-up and Recovery Policy. Our business impact analysis assesses the critical teams, systems, and data with established Recovery Time Objective (RTO) and Recovery Point Objective (RPO) times.

Our Vulnerability Management Policy is designed to reduce the likelihood of exploitation against the organization's IT resources. Refer to our most recent Form 10-K filing for additional information regarding our material risk factors. [SASB: TC-SI-550a.2]

Service

We track two types of service disruptions, planned and unplanned. Our service uptime during 2024 was 99.881%, up from 98.769% in 2023 and 99.713% in 2022. We calculate service uptime for each year using the unplanned downtime shown in the table below. [SASB: TC-SI-550a.1]



	2022	2023	2024
Self-reported downtime (hours)	Unplanned: 25.18 hours Planned: 3.83 hours	Unplanned: 107.91 hours Planned: .25	Unplanned: 10.47 hours Planned: 0
Calculated availability	Unplanned: 99.713 % Planned: 99.956 %	Unplanned: 98.769% Planned: 99.997%	Unplanned: 99.881 % Planned: 100.000%

Forward-Looking Statements

This ESG Report contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which statements involve substantial risks and uncertainties. Forward-looking statements generally relate to future events or our future financial or operating performance. All statements other than statements of historical fact included in this ESG Report, including statements regarding, and guidance with respect to, our strategy, future operations, financial position, projected costs, our future financial and operational performance, prospects, market size and growth opportunities, future economic conditions, competitive position, strategic initiatives, development or delivery of new or enhanced solutions, technological capabilities, plans, and objectives of management are forward-looking statements. In some cases, you can identify forward-looking statements because they contain words such as “may,” “should,” “expects,” “plans,” “anticipates,” “could,” “intends,” “target,” “projects,” “contemplates,” “believes,” “estimates,” “predicts,” “potential,” or “continue” or the negative of these words or other similar terms or expressions that concern our expectations, strategy, plans, or intentions. These forward-looking statements reflect our predictions, expectations, or forecasts. Actual results may differ materially from those described in the forward-looking statements and will be affected by a variety of risks and factors that are beyond our control including, without limitation, risks related to economic and market conditions, including interest rate fluctuations; our ability to retain and attract customers; our ability to expand and evolve our offerings, features, and functionalities or respond to rapid technological changes, including anticipated results of those offerings, features, and functionalities for our customers; our ability to identify and integrate strategic initiatives; our ability to compete in a highly-fragmented and competitive landscape; market demand for our products and solutions; our ability to drive demand, maintain bookings momentum, increase platform wins and lending deals, and accelerate revenue growth; our ability to effectively implement, integrate, and service our customers; our ability to retain and attract product partners; the benefit to us and our customers of integrations with our product partners; our future financial performance, including, but not limited to, trends in revenue, costs of revenue, gross profit or gross margin, operating expenses, and number of customers; adoption or implementation of certain ESG-related strategies, policies, guidelines, practices, or initiatives; as well as those set forth in Item 1A. Risk Factors, or elsewhere, in our Annual Report on Form 10-K for the year ended December 31, 2024, any updates in our Quarterly Reports on Form 10-Q filed for periods subsequent to such Form 10-K, and our other SEC filings. These forward-looking statements are based on reasonable assumptions as of the date hereof. The plans, intentions, or expectations disclosed in our forward-looking statements may not be achieved, and you should not rely upon forward-looking statements as predictions of future events. We undertake no obligation, other than as required by applicable law, to update any forward-looking statements, whether as a result of new information, future events, or otherwise.

Copyright Notice

All copyrightable text and graphics, the selection, arrangement, and presentation of all materials (including information in the public domain) are ©2025 MeridianLink, Inc. All rights reserved.

This ESG Report includes trademarks, which are protected under applicable intellectual property laws and are the property of MeridianLink, Inc. or its subsidiaries. This report may also contain trademarks, service marks, copyrights, and trade names of other companies, which are the property of their respective owners and are used for reference purposes only. Such use should not be construed as an endorsement of the platform and products of MeridianLink. Solely for convenience, trademarks and trade names may appear without the ® or ™ symbols, but such references are not intended to indicate that, with respect to our intellectual property, we will not assert, to the fullest extent under applicable law, our rights or the right of the applicable licensor to these trademarks and trade names.



meridianlink®

