



FACTS

WHAT DOES FINANCE FACTORS, LTD. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balances and Transaction history
- Credit history and Credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Finance Factors, Limited chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Finance Factors, Limited share? | Can you limit this sharing? |
|--|--------------------------------------|-----------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - Information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | No | We don't share |

Questions?

Call 1-800-648-7136 or go to www.financefactors.com



Who we are

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|--------------------------------------|-----------------------|
| Who is providing this Notice? | Finance Factors, Ltd. |
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What we do

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|---|--|
| How does Finance Factors, Limited protect my personal information? | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We use Secured Socket layer (SSL) technology that encrypts (scrambles) online information so it transfers privately between you and our network. We also restrict access to your personal information to those employees who need to know that information to provide products or services to you.</p> |
| How does Finance Factors, Limited collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or Deposit money ▪ Pay your bills or Apply for a loan ▪ _____ <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal Law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p> |

Definitions

| | |
|------------------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Finance Factors, Limited does not share with our affiliates</i> |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include insurance companies.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Finance Factors, Limited doesn't jointly market.</i> |

Other Important Information

In order to preserve your trust in us, we want you to understand what information we collect and how we use it. To provide you with efficient and effective customer service, we need to use and at time provide your personal information to others. We do this in order to properly maintain and/or service your account, to offer you the array of financial products and services you need to accomplish your goals, and to comply with various laws and regulations. We also use technology to manage and maintain customer information. We want to assure you that we will take precautions to protect your personal information against misuse.

