



PRIVACY POLICY DISCLOSURE

Information We Collect:

As part of our business operations, we collect nonpublic information from the following sources: Information we receive (1) from you on applications or other forms, such as your name, address, telephone number, employer, income and your financial position; (2) about your transactions with any affiliates or others, such as your account balance and payment history; and (3) from consumer reporting agencies, public records and data collection agencies, such as your obligation with others and your credit worthiness.

Information We May Disclose and To Whom:

It is our policy that we may disclose any or all of the nonpublic information that we collect as described above, on our customers and former customers, to any affiliates and to non-affiliated companies that perform services or functions on our behalf and other non-affiliated financial institutions with whom we may have a joint marketing agreement.

Also, we may disclose any or all of the nonpublic personal information described above, as permitted by law. For example, we may disclose 1) to a consumer reporting agency, your creditworthiness and credit history; 2) information in response to lawful requests from law enforcement agencies; 3) with your consent and at your direction, in order to provide to you customer services or to administer your account.

Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties not required for our everyday business purposes except when explicitly authorized by the subscriber

These disclosures of nonpublic personal information are permitted by exception.

Protecting the Confidentiality of Nonpublic Personal Information:

We restrict access to nonpublic personal information about you to those employees whom we determine have a legitimate business purpose to access such information. We maintain security techniques that are designed to protect our customer data. We also educate about the meaning and requirement for data security and confidentiality.