## **Customer Privacy Notice**

We collect non-public personal information about you as a consumer, customer, or former customer from the following sources:

- 1. Information we receive from you on applications, loan documents, sales documents, or other forms.
- 2. Information about your transactions with us, our affiliates, or others.
- 3. Information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you as a consumer, customer, or former customer:

- Information we receive from you on applications or other forms, such as your name, address, social security number, income and debts.
- 2. Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- 3. Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may disclose non-public personal information about you as a consumer, customer, or former customer to other affiliated or non-affiliated third parties as permitted by law.

- 1. Financial service providers, including consumer reporting agencies, finance companies, other credit grantors, or insurance agents; or
- 2. Non-financial companies, such as direct marketers.

We may also disclose non-public personal information about you as a consumer, customer, or former customer to other affiliated or non-affiliated third parties as permitted by law.

We restrict access to non-public personal information about you as a consumer, customer, or former customer to those employees who need to know that information to provide products or services to you. We maintain safeguards which restrict access to your non-public personal information.

If you prefer that we not disclose personal information about you as a consumer, customer, or former customer to non-affiliated third parties, you may opt out of those disclosures – that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosure to non-affiliated third parties, you may do so by filling out the Opt Out Request Form below and then returning it to us.

By submitting application electronically I am acknowledging receipt of a copy of this Privacy Notice.

## **Opt Out Request Form**

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