

FACTS

WHAT DOES Lumifinance, Inc.

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: <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Account Transactions and Transaction Histories ■ Overdraft History and checking account information
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 Lumifinance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lumifinance, Inc. 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 417-822-6628, and we will assist you. <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 417-822-6628 or go to www.lumifisolar.com

Who we are	
Who is providing this notice?	Lumifinance, Inc.
What we do	
How does Lumifinance, Inc. protect my personal information?	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. We maintain physical, electronic and/or procedural safeguards that comply with federal standards to guard your nonpublic personal information. No mobile opt-in data will be shared with third parties.
How does Lumifinance, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> open an account or apply for financing give us income information or use your credit or debit card make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with common ownership and financial companies, such as financial institutions and other energy-related services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include mortgage companies and insurance companies</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include third party service providers who may be used to market our products to you.</i>
Other important information	

SMS Terms & Conditions

SMS Consent Communication. Phone numbers collected through the SMS consent process will not be shared with third parties or affiliates for marketing purposes.

Types of SMS Communications. If you have consented to receive SMS messages from Lumifinance, Inc., you may receive texts related to:

- Account updates and follow-ups
- Billing or payment inquiries
- Promotions or offers (if applicable)

Message Frequency. Message frequency may vary depending on your account activity. Example:

You may receive up to 2 SMS messages per week regarding your account or services.

Fees. Standard message and data rates may apply depending on your carrier and plan.

Opt-In Methods. You may opt in to receive SMS messages by:

- Verbally, during a phone conversation
- Submitting an online form
- Filling out a paper form

Opt-Out. You can opt out of SMS messaging at any time by replying **STOP** to any message. You may also contact us directly at **417-822-6628** to be removed from the SMS list.

Help. Reply **HELP** at any time for assistance or call us at **417-822-6628**.