

FACTS

WHAT DOES CLARITYPAY PROGRAM SERVICES, LLC ("ClarityPay") 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 payment history and merchant purchase history
- Credit history and credit scores

How?

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

Reasons we can share your personal information	Does ClarityPay 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	Yes	No
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **(800) 272-6100** —our menu will prompt you through your choice(s) or
- Visit us online: www.claritypay.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **(800) 272-6100** or go to www.claritypay.com

Who we are

Who is providing this notice?

ClarityPay Program Services, LLC

What we do

How does ClarityPay 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.

How does ClarityPay collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your income information
- provide account information or pay your bills
- give us your contact information

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

- 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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Affiliate companies include companies using the ClarityPay name.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates include lending partners, third parties necessary to effect, administer, or enforce loan programs we administer, and merchants providing goods or services to consumers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Vermont: We will not share information about your creditworthiness with our affiliates and will not share your personal information, financial information, credit report information, or health information with nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to do so. For joint marketing, we will only share your name, contact information, and information about our transactions and experiences with you. Additional information concerning our privacy policies can be found at www.claritypay.com or by calling (800) 272-6100.

California: We will not share information we collect about you with nonaffiliated third parties, unless such sharing is permitted by applicable law.