

FACTS

WHAT DOES SPOTLOAN(Spotloan, We, Us, Our, or the Company) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Applicable federal and tribal laws give consumers the right to limit some but not all sharing. Applicable federal and tribal laws also require 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 ▪ Payment history and employment information ▪ Credit history and credit scores
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 Spotloan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spotloan 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	Yes
For joint marketing with other financial companies	No	We don't share
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	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	▪ Call 888-681-6811 or ▪ Visit us online: www.spotloan.com/opt-out Please note: 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. However, you can contact us at any time to limit our sharing.
Questions?	Call 888-681-6811 or go to www.spotloan.com

Who we are

Who is providing this notice?

The financial and technology companies of the Turtle Mountain Band of Chippewa Indians of North Dakota identified under “Other Important Information” below.

What we do

How does Spotloan protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal law and tribal law. These measures include computer safeguards and secured files and buildings. We grant access to your information to our employees only when necessary to do their work, and we require companies that work for us to protect your information.

How does Spotloan 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 give us your contact information
- Tell us where to send funds
- 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
- Sharing with affiliates to market to you
- Sharing with nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See Other Important Information below.

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.

- *Our affiliates include BlueChip Financial, Ningo Lending LLC dba Spotloan, Chief Little Shell Technology LLC, and Mikinok Enterprises*

Nonaffiliates

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

- *Non-affiliates we share with can include direct marketing companies and third parties necessary to complete a transaction or request*

Joint marketing

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

- *Spotloan doesn't jointly market*

Other important information

This Privacy Policy is provided by and applies to the financial and technology companies of the Turtle Mountain Band of Chippewa Indians of North Dakota, a federally recognized Indian Tribe (the "Tribe"). Those tribal companies include BlueChip Financial and the companies managed by Mikinok Enterprises, Ningo Lending LLC dba Spotloan and Chief Little Shell Technology LLC ("Tribal Companies").

The Tribal Companies are tribally-owned entities organized under either federal law or tribal law, and their operations are governed by the laws of the Tribe.

The right to limit the sharing of your personal information is regulated by applicable federal and tribal laws, including the Tribe's Lending Code and the Tribe's Consumer Protection Laws.

Data obtained through the text messaging program will not be shared with any third parties for marketing purposes.