

<b>Why?</b>	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.
<b>What?</b>	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"> <li>o Social Security number and income</li> <li>o Account balance and payment history</li> <li>o Transaction history and credit history</li> </ul>
<b>How?</b>	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 Popular, Inc. choose to share, and whether you can limit this sharing.

<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

- o MAIL THE FORM BELOW

**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.**

**CALL TOLL-FREE: 1 (888) 610-5925**

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

\_\_\_ Apply my choice(s) only to me.

Mark any/all you want to limit:

\_\_\_ Do not share information about my credit worthiness with your affiliates for their everyday business purposes.

\_\_\_ Do not share with your affiliates my personal information to market to me.

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Account No(s) \_\_\_\_\_

<b>Mail To:</b>	Popular, Inc. Attention: Privacy Opt-Out Unit P.O. Box 4502 Oak Park, IL 60303-9911
-----------------	--



<i>Who is providing this notice?</i>	Popular, Inc. and its affiliates Banco Popular North America, ELOAN, Inc., Popular Equipment Finance and Popular Insurance Agency USA
<i>How does Popular, Inc. protect my personal information?</i>	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.
<i>How does Popular, Inc. collect my personal information?</i>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>◦ open an account or show your driver's license</li> <li>◦ apply for a loan or show your government issued ID</li> <li>◦ provide employment information or provide account information</li> </ul>
<i>Why can't I limit all sharing?</i>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>◦ sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>◦ affiliates from using your information to market to you</li> <li>◦ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)</p>
<i>What happens when I limit sharing for an account I hold jointly with someone else?</i>	Your choice(s) will apply to everyone on your account— unless you tell us otherwise.
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>◦ Banco Popular North America, ELOAN, Inc., Popular Equipment Finance and Popular Insurance Agency USA</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>◦ Popular, Inc. does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>◦ Our joint marketing partners include insurance companies, investment securities and/or brokerage firms.</li> </ul>

**California Residents** — Your state law requires financial institutions to obtain your consent prior to sharing

information about you with nonaffiliated parties. Except as permitted by law, we will not share information we collect about you with nonaffiliated third parties while you are a resident of California.

**Vermont Residents** — We do not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or maintain your account. In addition, we will not share information about your creditworthiness with our affiliates, except with your authorization.

**Nevada Residents** — Pursuant to Nevada law, if you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call list by writing to us at: Popular, Inc., P.O. Box 4502, Oak Park, IL 60303-9911.

For more information, contact us at the address above. You may also contact the Nevada Attorney General's Office at: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email BCPINFO(at)ag(dot)state(dot)nv(dot)us

Follow