

**FACTS****WHAT DOES FINANCE AND THRIFT COMPANY
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, employment information, assets and income
- Account balance and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Finance and Thrift Company chooses to share; and whether you can limit sharing.

Reasons we can share your personal information:	Does Finance and Thrift share?	Can you limit 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call Finance and Thrift Company at 1-800-550-5790 or go to www.financeandthrift.com	

Who we are

Who is providing this notice?	Finance and Thrift Company 268 North Main Street Porterville, CA 93257
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What we do

How does Finance and Thrift Company 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 Finance and Thrift Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 of nonaffiliates to market to you <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>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies, for example affiliated financial service providers, such as insurance agents, dealers that you have requested credit from and savings institutions.</p> <ul style="list-style-type: none"> • <i>Finance and Thrift Company does not share with its affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Finance and Thrift Company does not share with nonaffiliates so that they can market to you</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Finance and Thrift Company does not jointly market</i>

Other Important Information

Notice to California Residents: Residents of the State of California have the right to request from companies conducting business in California a list of all third parties to which the company has disclosed personal Information during the preceding year for direct marketing purposes. Alternatively, the law provides that if the company has a privacy policy that gives either an Opt-out or Opt-in choice for use of your personal Information by third parties for marketing purposes, the company may instead provide you with information on how to exercise your disclosure choice options. Finance and Thrift does not share information with affiliates for direct marketing purposes.

To request further information, please send a request to: PO Box 2900, Porterville, CA 93258