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Rev. 2/12

**Facts What does Finance Factors, Ltd. 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
- Credit History and Credit Score

When you are *no longer* our customer, we continue to share your information only 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 Factors, Ltd. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Finance Factors, Ltd. share?	Can you 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>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?** Please call us at 1-800-648-7136 or visit our website at [www.financefactors.com](http://www.financefactors.com)

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**Who we are** **Who is providing this notice?**  
Finance Factors, Ltd.

**What we do** **How does Finance Factors, Ltd. 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 use Secure Socket Layer (SSL) technology that encrypts (scrambles) online information so it transfers privately between you and our network. We also restrict access to your personal information to those employees who need to know that information to provide products or services to you.

**How does Finance Factors, Ltd. collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills
- Apply for a loan

We also collect your personal information from others, such as credit bureaus and 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 non-affiliates to market to you


State laws and individual companies may give you additional rights to limit sharing.

**Definitions** **Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies. Finance Factors, Ltd. does not share with our affiliates.

**Non-Affiliates:** Companies not related by common ownership or control. They can be financial or nonfinancial companies. Finance Factors, Ltd. shares only as described in this notice.

**Joint Marketing:** A formal agreement between nonaffiliated companies that together market financial products or services to you. Finance Factors, Ltd. does not participate in joint marketing.

**Other Important Information** In order to preserve your trust in us, we want you to understand what information we collect and how we use it. To provide you with efficient and effective customer service, we need to use and at times provide your personal information to others. We do this in order to properly maintain and/or service your account, to offer you the array of financial products and services you need to accomplish your goals, and to comply with various laws and regulations. We also use technology to manage and maintain customer information. We want to assure you that we will take precautions to protect your personal information against misuse.

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