

Prizm Financial Privacy Notice

FACTS	WHAT DOES PRIZM FINANCIAL DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • 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 Prizm Financial chooses to share; and whether you can limit this sharing.

Important Privacy Choices for Consumers

Reasons we can share your personal information	Does Prizm Financial 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	Yes
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	<ul style="list-style-type: none"> • Call 888-721-2800. 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 888-721-2800 ext. 6204	

Who are we	
Who is providing this notice?	Prizm Financial
What we do	
How does Prizm Financial 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 Prizm Financial collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for financing or pay your bills • provide contact information or provide employment information • provide your income 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 <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 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. <ul style="list-style-type: none"> • Our affiliates include companies with a Prizm name, including but not limited to, Prizm Financial
Nonaffiliates	Companies not related by common ownership or control They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include banks, insurance companies, and technology service providers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none"> • Prizm Financial does not jointly market
Other important information	
California and Vermont Residents: Prizm Financial will not share your information with nonaffiliated third parties unless we obtain your consent except as permitted by law. Please see the attached "CONSENT ACKNOWLEDGMENT" for additional information-	

We maintain physical, electronic and procedural safeguards to protect the confidentiality and security of that information we collect, and we do not disclose any non-public personal information that we collect about you to anyone except as or required by law. We restrict access to non-public personal information about you to those employees and third parties who need to know that information to provide products or services that you requested. These third parties may include financial service providers such as motor vehicle lenders or lessors, mortgage brokers and mortgage lenders. Any non-affiliated third party who receives information about you from us is required to keep that information only for the purpose for which it was disclosed.

The Fair Credit Reporting Act gives you the opportunity to limit our sharing of *"non-experience information"* about you with our affiliated companies. *"Non-experience information"* includes information that is used or collected for establishing your eligibility for consumer credit or insurance accounts. It is not related solely to your transactions or other experiences with us and includes information from: your applications, such as your income or nature of employment; a credit report, including your credit history; and sources that we use to verify statements and representations made by you, such as your open lines of credit or employment history. If you do not want us to share *"non-experience information"* about you with any of our affiliated companies, you may opt out; in other words, you may direct us not to share that information with our affiliated companies by mailing back to us the fully completed form provided below. Until you have had a reasonable period of time to elect to opt out, none of the *"non-experience information"* about you will be shared with any of our affiliates.

Mail to:
Prizm Financial Co., LLC
3700b Park 42 Dr., Suite 150
Cincinnati, OH 45241

Please accept this as my Opt-Out election to direct you not to share any *"non-experience information"* about me with any of your affiliated companies. My name and city of residence are provided below solely to enable you to note my Opt-Out election relating to those records you keep about me.

Full Name (Please Print)

City

State

Zip

Date

PRIVACY CONSENT ACKNOWLEDGMENT

For California And Vermont Customers Only

CONSENT ACKNOWLEDGMENT

Prizm Financial will not, except as discussed below, disclose nonpublic personal information about you to nonaffiliated third parties unless you authorize us to make that disclosure. This Consent Acknowledgment applies only to individuals who have accounts with Prizm Financial for personal, family, or household purposes. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as otherwise permitted by law, as otherwise provided for in the enclosed forms entitled "WHAT DOES PRIZM FINANCIAL DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers", or to give you the best service on your accounts with us. This includes sending you information about other products or services.

By completing this Consent Acknowledgment and returning it to Prizm Financial, you are consenting to Prizm Financial's disclosure of your nonpublic personal information to nonaffiliated third parties. You may tear off, complete and sign the attached form and return to the following address:

Prizm Financial Co., LLC
3700b Park 42 Dr., Suite 150
Cincinnati, OH 45241

Prizm Financial will retain a true and correct copy of this consent. You are entitled to a copy of the returned document upon your request. You may wish to make a copy for your records.

If you have a joint account with one or more additional persons, a decision to consent to sharing must be signed by all account holders. If you have multiple accounts with us, you must designate the accounts, if any, to which your will apply. You have a separate right to consent to our sharing with respect to each of your accounts. Your consent made with respect to one of your accounts will not be treated as consent with respect to all of your accounts.

Yes. I wish to exercise my right to "opt-in" and authorize Prizm Financial to disclose my nonpublic personal information to nonaffiliated third parties. I understand that unless I sign below and send in my authorization, Prizm Financial may not disclose my nonpublic personal information to nonaffiliated third parties and except as otherwise permitted by law or as provided for in the enclosed forms entitled "WHAT DOES PRIZM FINANCIAL DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers."

I understand that my consent will remain in effect until revoked or modified by me. I may revoke my consent at any time by writing Prizm Financial at the address above. My written revocation will include my name, contact information, account number(s) and will state that I wish to revoke my consent acknowledgment. If I have a joint account with one or more persons, a decision to revoke our prior consent by one of us will be treated as a revocation for all of us with respect to that account.

Account Number(s): _____

Account Holder's Signature and Co-Account Holder's Signature (if applicable):

(x) _____

(x) _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____