

PRIVACY POLICY

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| FACTS | WHAT DOES First Loan DO WITH YOUR PERSONAL INFORMATION? | |
| Why? | Financial companies choose how they share Your personal information. Consumers have the right to limit some but not all sharing. The way 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 checking account information *Payment history and income *Employment information and wire transfer instructions | |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the financial companies can share their customers personal information; the reason First Loan chooses to share; and whether You can limit sharing. | |
| | Reasons we can share your personal information | Does First Loan share? |
| | 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 |
| | For our marketing purposes to offer our products and services to You | Yes |
| | For joint marketing with other financial companies | Yes |
| | For our affiliates' everyday business purposes-information about your transactions and experiences | Yes |
| | For our affiliates' everyday business purposes-information about your creditworthiness | Yes |
| | For our affiliates to market to you | Yes |
| | For nonaffiliates to market to you | Yes |
| To limit our sharing | <ul style="list-style-type: none"> *Call 1-855-625-8292 and our menu will prompt You through Your choices or *Visit us on the web at www.firstloans.com *Contact us via email at support@firstloan.com <p>Please note:</p> <p>If You are a new customer, We can begin sharing Your information 30 days from the date You sign the Loan Agreement and receive notice. When You are no longer our customer, We can share Your information as described in this notice. However, You can always contact us any time to limit our sharing.</p> | |
| Questions? | Call 1-855-625-8292, email support@firstloan.com or go to www.firstloans.com | |
| Who we are | | |
| Who is providing this notice? | First Loan, a wholly-owned economic arm and instrumentality of the Elem Indian Colony of Pomo Indians. | |
| What we do | | |
| How does First Loan protect my personal information | To protect Your personal information from unauthorized access and use, We use security measures. These measures include computer safeguards and secured files and buildings. | |
| How does First Loan collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> *Apply for a loan *Give us your income information *Tell us where to send the money *Provide account information *Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates or companies.</p> | |
| Why can't I limit all sharing? | <p>Under applicable law, You have 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 for nonaffiliates to market to you | |
| 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 other business entities of the Tribe. | |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. | |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. | |