

FACTS

WHAT DOES [PAYLOWRATE.COM](https://paylowrate.com) 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 services you have with us. This information can include:

- Social Security number and income
- Account balances 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons PayLowRate.com chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does PAYLOWRATE.COM 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 products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | No |

| | | |
|--|-------------------|----------------|
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call 844-472-9569 | |

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| Who we are | |
| Who is providing this notice? | PAYLOWRATE.COM |
| What we do | |
| How does PAYLOWRATE.COM 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 restrict access to nonpublic personal information about you to employees and service providers who need that information to provide products or services to you. |
| How does PAYLOWRATE.COM collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for financing • give us your income information or provide employment information • pay your bills or provide your contact 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. |
| Definitions | |
| Affiliates | NONE APPLICABLE AT THIS TIME |

| | |
|--|---|
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies, such as <ul style="list-style-type: none"> • dealers and vehicle service contract companies • banks, finance companies and credit unions • insurance providers, direct marketing companies and their service providers |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. From time to time, PayLowRate.com enters joint marketing agreements with other financial companies, such as credit unions, to offer you financial services and products |
| Other important information | |
| Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report. | |
| Texas Residents: For questions or complaints about this loan, contact PayLowRate.com at 844-472-9569 or www.paylowrate.com . If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov . Email: consumer.complaints@occc.texas.gov . | |
| Vermont Residents: Under Vermont law, we will not share information we collect about Vermont residents with nonaffiliates unless the law allows. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness among our affiliates except with your consent, but we may share information about our transactions or experiences with you with our affiliates without your consent. | |
| California Residents: Under California law, we will not share information we collect about you with nonaffiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our affiliates to the extent required by California law. | |