

FACTS	WHAT DOES OPPORTUNITY@WORK-TALENT EQUITY FUND, LLC (TEF LLC) DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Application Information: This is the information you provide us on applications and through other means as part of the process of your application for an income share agreement • Transaction and Experience Information: This includes information about your transactions and account experience, as well as information about our communications with you. • Consumer Reporting Information: This includes the information and consumer report we may obtain from a consumer reporting agency • Information from Outside Sources: This could include information we receive regarding your employment, credit, or other relationships • Other General Information: This includes information from outside sources such as public records.
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 share their personal information; the reason Better Future Forward chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TEF LLC share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	No	We don’t share.
For joint marketing with other financial companies	No	We don’t share.
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.

To limit our sharing	<p>Call: 240-273-1112</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date you receive this notice. When you are no longer our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions	Call: 240-273-1112

Who we are	
Who is providing this notice?	Opportunity@Work-Talent Equity Fund, LLC is providing this privacy policy and it applies to all income share agreements made by the company and all products and services offered in connection with such income share agreements.

What we do	
How does TEF LLC protect your personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings.
How does TEF LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for an income share agreement • Give us your income information • Give us your contact information • Tell us where to send your money • Provide account information • Provide employment information <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>You have the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for our marketing purposes • Sharing for affiliate's everyday purposes • Affiliates from using information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>Our affiliates include:</p> <ul style="list-style-type: none"> • Opportunity@Work
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with include collection agencies, servicers, consumer reporting agencies, contract buyers, investors, database providers, and others.</p> <p>Nonaffiliates we share information with include, but is not limited to:</p> <ul style="list-style-type: none"> • Lumni USA, our servicer
Joint Marketing	<p>Formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>We do not share your information for joint marketing purposes.</i>

Other Important Information	
Not Applicable	