

PRIVACY NOTICE

Rev. 12/2017

FACTS	WHAT DOES PINEBROOK HOLDINGS LLC 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and bank account information ▪ Account balances and income ▪ Payment history and credit history 	
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 Pinebrook Holdings LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Do we 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
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"> ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>	
Questions?	Call our Customer Comment Line toll-free at (877) 386-0561	

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Mail-in Form		
	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes <input type="checkbox"/> Do not allow your affiliates to use my personal information to market me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me 	
Name		Mail to: Pinebrook Holdings, LLC. Attn: OPT OUT PO Box 725 Fenton, Missouri 63026
Address		
City, State, Zip		

Who are we	
Who is providing this notice?	Pinebrook Holdings LLC and its Affiliates
What do we do	
How do you 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 do you 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 or give us your income information ▪ provide bank account or employment information ▪ show us your government-issued ID ▪ provide us with contact 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>Federal law gives you 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 you ▪ sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on rights that may be available to you under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include Pinebrook Holdings LLC, Danridge Holdings LLC, Slate Lending of Missouri LLC, Slate Lending of New Mexico LLC, Slate Lending of Utah LLC, Slate Lending of Wisconsin LLC, Slate Lending of Delaware LLC, Slate Lending of Idaho LLC, PH Financial Services LLC, Blue Frog Loans, West Coast Premier Financial LLC, St Louis Financial Group LLC, Louisiana Financial Group LLC, California Financial Group LLC, West Coast Financial Group LLC, Pacific Cash Advance LLC, California Cash Advance, Louisiana Cash Advance, Pacific Cash Advance, Gulf Payday, Southern Payday, Delta Payday, Crown Loans, Advance Loans, Farmington Loans, LA Cash Advance, Carrollton Loans, Read Cash Advance, St Louis Loan, Advance Credit, Airline Cash Advance, Tulane Loans, Shreveport Cash Advance, Westbank Cash Advance, Eastbank Cash Advance, Ready Cash Advance Flex Payment Solutions and others.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include other lenders; banks; collection agencies; consumer reporting agencies; debt buyers; service providers; tax preparers; and retailers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners can include other lenders; banks; tax preparers; retailers; and prepaid card providers.</i>
Other Important Information	
<p>Collection and use of bank account information—we consider all bank account information provided by you as eligible for us to process payments against the credit we extend to you. As part of our information collection process, we may become aware of additional bank accounts owned by you. These additional bank accounts will also be considered to be information provided by you and eligible for payment processing.</p>	
<p>CA Residents—we will not share your information with other companies, except for our everyday business purposes, for marketing our products and services to you, or with your consent.</p>	
<p>Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.</p>	