

CSO PRIVACY POLICY

FACTS	WHAT DOES ("CSO") 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 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 (Insert CAB Name) chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does (Insert CAB Name) 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		No	We don't share
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 737-395-7333 – our menu will prompt you through your choice(s); <p>Please note: Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber.</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>		

Questions?

- Call [737-395-7333](tel:737-395-7333)

What we do

How does (Insert CAB Name) 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 also maintain physical, electronic and procedural safeguards i.e. computer virus protection software, firewalls, 128 bit Secure Socket Layer. Only authorized employees have access.

How does (Insert CAB Name) collect my personal information?

We collect your personal information, for example, when you.

- Apply for a loan
- Give us your income information
- Provide employment information
- Provide account information
- Give us 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.

- 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

Financial and nonfinancial companies related by common ownership or control.

- *Our affiliates include companies with a common corporate identity such as [S2 Funding LLC](#).*

Nonaffiliates

Financial and nonfinancial companies not related by common ownership or control.

- *Nonaffiliates, we share with can include direct marketing companies for application resell, direct mail and other purposes.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.*

Other important information

Vermont residents: We will not disclose information about you with affiliates or non-affiliated, third party companies or financial institutions, other than as required or permitted by law, without your express permission.

California residents: We will not share information we collect about you with affiliated or non-affiliated third parties, except in the limited circumstances permitted under state law, or if you give us your permission.

North Dakota residents: We will not disclose information about you with non-affiliated, third party companies or financial institutions, other than as required or permitted by law, without your express permission.

Nevada residents: If you would like more information regarding this notice or Nevada's law regarding corporate do-not-call registries, you can contact us at the toll-free number or address included in this notice or the Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101; Phone: (702)486-3132/Email: BCPINFO@ag.state.nv.us

LENDER PRIVACY POLICY

FACTS	WHAT DOES S2 Funding, LLC ("Lender") 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?	<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">• Social Security number and income• Account balances and payment history• Credit history and credit scores. <p>If you are a new customer, we can begin sharing your information thirty (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.</p>		
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 S2 Funding, LLC chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does <u>S2 Funding, LLC</u> 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		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?	Email:		

How does S2 Funding, LLC protect my personal information?	<p>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.</p> <p>We also maintain physical, electronic and procedural safeguards i.e. computer virus protection software, firewalls, 128 bit Secure Socket Layer. Only authorized employees have access.</p>
How does S2 Funding, LLC 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 • Provide employment information • Provide account information • Give us your contact information <p>We also collect your personal information from 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 to you. • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>
Definitions	
Affiliates	<p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> • <i>Our affiliates include, but are not limited to Mcallen.</i>
Nonaffiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> • <i>S2 Funding, LLC does not share with nonaffiliates so they can market to you.</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 include financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.</i>

Other important information	
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financial institutions, other than as required or permitted by law, without your express permission.

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