

FACTS

WHAT DOES VFS SERVICES, INC. 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:

- 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 VFS Services, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VFS Services, Inc. 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	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	NA	NA
For our affiliates' everyday business purposes— information about your creditworthiness	NA	NA
For non-affiliates to market to you	Yes	NA

To limit our sharing

- Call: 1-800-221-7160 or Visit us online: www.vfsservicesinc.com and click on the Privacy Policy/Disclaimer link.

Please note:

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.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-221-7160

Who we are

Who is providing this notice?

VFS Services, Inc.

What we do

How does VFS Services, Inc. protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings.</p> <p>Our employees are bound by our policies and procedures to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
How does VFS Services, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Give us your contact information ■ Give us your employment history ■ Apply for a loan or open an account ■ Pay your bill <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 to you ■ Sharing for non-affiliates 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>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Non-affiliates we share with can include government agencies, credit bureaus, companies that perform marketing services on our behalf, and companies that assist in servicing your loan(s) or account(s) with us.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p>

Other important information

You may have additional privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

Special Notice to Vermont Residents: We will treat all accounts with Vermont mailing addresses as if you elected to limit our sharing as provided. We do not share your information with affiliates or non-affiliates, except as permitted by law.