

**FACTS****WHAT DOES Sierra Financial, LLC DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and checking account information</li> <li>■ Transaction history and income</li> <li>■ Credit history and account balances</li> </ul>
<b>How?</b>	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 Sierra Financial, LLC dba Sierra Lending, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sierra Financial, LLC Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call (855) 556-9477 or</li> <li>■ <a href="mailto:CustomerService@SierraLending.com">CustomerService@SierraLending.com</a></li> </ul> <p><b>Please note:</b></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call (855) 556-9477 or go to <a href="http://www.SierraLending.com">www.SierraLending.com</a>

## Who we are

Who is providing this notice?

Sierra Financial, LLC dba Sierra Lending, LLC

## What we do

How does Sierra Financial, LLC dba Sierra Lending, LLC 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 does Sierra Financial, LLC dba Sierra Lending, LLC 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.

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:

- IND Services, LLC

**Nonaffiliates**

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

- Non-affiliates we share with can include service providers, data processors and advertisers.

**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.