

FACTS**WHAT DOES PAYLINK DIRECT 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:

- account balance and payment history
- transaction history and purchase history
- account transactions

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 PayLink Direct ("PayLink") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PayLink share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain and service 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

- Call 1(800)839-7940
- **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)839-7940

Who we are

Who is providing this notice?

PayLink Payment Plans, LLC doing business as PayLink Direct

What we do

How does PayLink 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 PayLink collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contract information
- use credit card, debit card or pay us by check
- provide account 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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as insurance producers.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies such as motor vehicle dealers, telemarketers, service contract producers, administrators and providers, and insurance companies.*

Joint Marketing

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

- *Our joint marketing partners can include motor vehicle dealers, insurance producers, insurance companies and others who offer service contracts, financing, insurance and related financial products or services.*

Other important information

You may have other privacy protections under state laws. For example, if you have a California residence mailing address, we will automatically limit nonaffiliate information sharing for marketing purposes and joint marketing with other financial institutions for you. If you have a Vermont residence mailing address, we will automatically limit affiliate sharing of information about your creditworthiness for business purposes for you, except as permitted by law. These sharing limitations will continue for as long as our records indicate you are a California or Vermont resident. If our records show you no longer reside in California or Vermont, your information sharing status will revert back to the preference(s) originally on file.