

<b>FACTS</b>	WHAT DOES WEBBANK DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR LOANRITE ACCOUNT	
<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>	<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"> <li>• Social Security number and income</li> <li>• Account balance and payment history</li> <li>• Credit history and credit score</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 reasons WebBank chooses to share; and whether you can limit this sharing. When you are no longer our customer, we continue to share your information as described in this notice.	
	<b>Reasons we can share your personal information</b>	<b>Does WebBank share?</b>
	<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
	<b>For our marketing purposes –</b> To offer our products and services to you	YES
	<b>For joint marketing with other financial companies</b>	NO
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	NO
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	NO
	<b>For our affiliates to market to you</b>	NO
	<b>For non-affiliated companies to market to you</b>	NO
	<b>Can you limit this sharing?</b>	
		NO
		NO
		We don't share
		We don't share
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		We don't share
<b>Questions?</b>	Call 800-501-5711	

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How does WebBank 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 WebBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for financing</li> <li>• Open an account</li> <li>• Show your driver's license or other government issued ID</li> <li>• Give us your contact information</li> <li>• Pay us by check</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, and 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"> <li>• Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliated companies to market to you</li> </ul>

**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>WebBank does not share with our affiliates</i></li> </ul>
Non-affiliated Companies	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>WebBank does not share with non-affiliates so they can market to you</i></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>WebBank does not jointly market</i></li> </ul>