

# FACTS

## WHAT DOES CREDIT CONCEPTS 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 Income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share <b>customers'</b> 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 <b>Credit Concepts</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Concepts Inc. 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>	No	We don't share
<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 don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 888-301-1043 —our menu will prompt you through your choice(s)</li> <li>▪ Visit us online <a href="http://www.creditconcepts.com">www.creditconcepts.com</a></li> <li style="padding-left: 20px;">or</li> <li>▪ Mail the form below</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 888-301-1043 or go to <a href="http://www.creditconcepts.com">www.creditconcepts.com</a>

### Mail-in Form

<p><b>Leave Blank OR</b></p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 25%;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="width: 25%; vertical-align: top; padding: 5px;"> <b>Mail to:</b>                      Credit Concepts.                      220 W.7<sup>th</sup> Ave.                      Eugene, OR. 97401                 </td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		<b>Mail to:</b> Credit Concepts. 220 W.7 <sup>th</sup> Ave. Eugene, OR. 97401	Address		City, State, Zip		Account #		
Name		<b>Mail to:</b> Credit Concepts. 220 W.7 <sup>th</sup> Ave. Eugene, OR. 97401								
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## Who we are

### Who is providing this notice?

Credit Concepts, Credit Concepts Inc., Credit Concepts of Washington, LLC

## What we do

### How does Credit Concepts 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 Credit Concepts collect my personal information?

We collect your personal information, for example, when you

- Open an account or use your credit or debit card
- Pay your bills or apply for a loan
- 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—unless you tell us otherwise.

## Definitions

### Affiliates

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

- Our affiliates include financial companies, such as Credit Concepts, Credit Concepts Inc., and Credit Concepts of Washington LLC.

### Nonaffiliates

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

- Credit Concepts and its subsidiaries do not share with nonaffiliates so they can market to you.

### Joint marketing

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

- Credit Concepts Inc., and its subsidiaries do not jointly market.

## Other important information

**For California Residents.** We will not share information we collect about California residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent permitted by California law. You are not required to contact us for these elections to apply.

**For Nevada Residents.** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling us at the telephone number on the front page of this form. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number - 702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).