

## CONSUMER PRIVACY

### FACTS

### WHAT DOES Tapps, LLC DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	<p>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.</p>
<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 balances and employment information</li> <li>• credit history and transaction history</li> </ul>
<b>How?</b>	<p>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 Tapps, LLC chooses to share; and whether you can limit this sharing.</p>

Reasons we can share	Does Tapps, LLC share?	Can you limit this sharing?
<p><b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court</p>	Yes	No

orders and legal investigations, or report to credit bureaus		
<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 our nonaffiliates to market to you</b>	NO	Yes

<b>To limit our sharing</b>	<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 no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
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<b>Questions</b>	<a href="http://www.tappsapp.com">www.tappsapp.com</a>
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## **Who we are**

### **Who is providing this notice?**

This notice is provided by Tapps, LLC.

## **What we do**

### **How does Tapps, LLC protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.

### **How does Tapps, LLC collect my personal information?**

We collect your personal information, for example, when you

- provide account information or give us your contact information
- provide employment information or apply for a loan with or without credit checks
- use your credit or debit card

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**

They can be financial and nonfinancial companies.

- *Credit First National Association*
- *ACIMA Credit Services*
- *EasyPay Financial*
- *Confident financial Services CFS*
- *American First Finance*
- *1st Franklin Financial*
- *Snap Retail*
- *West Creek Financial*
- *OneMain Financial*

### **Nonaffiliates**

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

- *Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.*

### **Joint marketing**

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

- *Our joint marketing partners include insurance companies and other financial companies.*

## **Other important information**

**For Vermont Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

**For California Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

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We may share your personal information, as permitted by law, with the retailer whose name is on your card and with the companies related to the retailer. You cannot limit this sharing.

#### Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.