

FACTS

WHAT DOES NETCREDIT 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: <ul style="list-style-type: none"> • Social Security number and income • Transaction history and checking account information • Credit history and credit scores
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 NetCredit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NetCredit share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain 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 (please see below to limit the ways we contact 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	<ul style="list-style-type: none"> ▪ Call 1-877-392-2014 (toll free) – our menu will prompt you through your choices ▪ Mail the form below ▪ Visit us online: https://www.netcredit.com/opt-out <p>If you are a <i>new</i> customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (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>
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To limit direct marketing contact	<ul style="list-style-type: none"> ▪ Call 1-877-392-2014 (toll free) – our menu will prompt you through your choices ▪ Mail the form below ▪ Visit us online: https://www.netcredit.com/opt-out <p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
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Questions?	Call 1-877-392-2014 (toll free) or go to www.netcredit.com
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Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me.	
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	Mail to: NetCredit Attention: Legal 175 West Jackson Boulevard Suite 1000 Chicago, Illinois 60604
Address	
City, State, Zip	
Account #	

Who we are

Who is providing this notice?	NC Financial Solutions U.S. legal entities that utilize the names: NC Financial Solutions and NetCredit, as well as the entities listed in the Other Important Information Section under NC Financial legal entities header.
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What we do

How does NetCredit 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.
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How does NetCredit collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • give us your income information • provide account information or give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit some but not all sharing related to:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> section for your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies that utilize the names of NC Financial Solutions, NetCredit, Enova, CashNetUSA, CNU as well as nonfinancial companies such as AEL Net Marketing, LLC and AEL Net of Missouri, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include lenders; banks; collection agencies; consumer reporting agencies; debt buyers and marketing, collections, and other account and loan-related service providers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners can include lenders, banks, and marketing, collections, and other loan-related service providers.</i>

Other Important Information

NC FINANCIAL LEGAL ENTITIES:

Our affiliates and legal entities include: NC Financial Solutions U.S. legal entities that utilize the names: NC Financial Solutions, NetCredit, CashNetUSA and CNU, as well as the following entities: Enova International, Inc.; Enova Online Services, Inc.; Enova Financial Holdings, LLC; NetCredit Loan Services, LLC; CNU Online Holdings, LLC; AEL Net Marketing, LLC; AEL Net of Missouri, LLC.

NOTICE TO CALIFORNIA RESIDENTS. Under state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except where permitted by state law, or if you give us permission. We will provide a notice describing California residents' rights to opt out, including rights to opt out of affiliate sharing. California Civil Code § 1798.83 allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please write us at: NetCredit, Attention: Legal, 175 West Jackson Boulevard, Suite 1000, Chicago, Illinois 60604.

NOTICE TO CONNECTICUT RESIDENTS. Connecticut law requires any person or entity that collects Social Security numbers from Connecticut residents in the course of business to create a privacy protection policy and to publish or display it publicly. It is our policy to protect the confidentiality of Social Security numbers in our possession from misuse and improper disclosure by maintaining and enforcing policies and physical and electronic safeguards against misuse and improper disclosure. Unlawful disclosure of Social Security numbers is prohibited, and access to them is limited to personnel who need access to such information in order to perform their job functions.

NOTICE TO NORTH DAKOTA RESIDENTS. Pursuant to state law, we will only share information with our affiliates, nonaffiliates and third parties as required or permitted by law, or if you give us permission.

NOTICE TO VERMONT RESIDENTS. We will not disclose information about you with our affiliates or nonaffiliates, other than as required or permitted by law, without your express permission.