

## FACTS

### WHAT DOES NETCREDIT 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 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? |
|---|-----------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, 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>   | 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 nonaffiliates to market to you</b>   | Yes                   | Yes                         |

|                             |   |
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| <b>To Limit our Sharing</b> | <ul style="list-style-type: none"> <li>▪ Call (toll free) 1-877-392-2014</li> <li>▪ Mail the <b>form</b> below</li> <li>▪ Visit us online: <a href="https://www.netcredit.com/opt-out">https://www.netcredit.com/opt-out</a></li> </ul> <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. However, you can contact us at any time to limit our sharing.</p> |
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| <b>To limit direct marketing contact</b> | <ul style="list-style-type: none"> <li>▪ Call (toll free) 1-877-392-2014</li> <li>▪ Visit us online <a href="https://www.netcredit.com/opt-out">https://www.netcredit.com/opt-out</a></li> </ul> <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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| <b>Questions?</b> | Call (toll free) 1-877-392-2014 or go to <a href="http://www.netcredit.com">www.netcredit.com</a> |
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#### Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with affiliates to market their products and services to me
- Do not share my personal information with nonaffiliates to market their products and services to me.

|                         |  |   |
|-------------------------|--|---|
| <b>Name</b>             |  | <b>Mail to:</b><br>NetCredit<br>Attention: Legal<br>175 West Jackson Boulevard<br>Suite 1000<br>Chicago, Illinois 60604 |
| <b>Address</b>          |  |   |
| <b>City, State, Zip</b> |  |   |
| <b>Account #</b>        |  |   |

| Who we are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | Entities with a NC Financial Solutions or NetCredit name.   |
| What we do  |   |
| <b>How does NetCredit protect my personal information?</b>                                | 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.   |
| <b>How does NetCredit collect my personal information?</b>                                | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• give us your income information or provide account information</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <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 creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account unless you tell us otherwise.   |
| Definitions   |   |
| <b>Affiliates</b>   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies that utilize the names of NC Financial Solutions, NetCredit, Enova, CNU Online Holdings, CashNetUSA, CNU, and nonfinancial companies such as AEL Net Marketing, LLC and AEL Net of Missouri, LLC.</i></li> </ul>  |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <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></li> </ul>   |
| <b>Joint marketing</b>  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners can include lenders, banks, and marketing, collections, and other loan-related service providers.</i></li> </ul>   |

## Other Important Information

**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: CNU Online Holdings, Attention: Legal, 175 West Jackson Boulevard, Suite 1000, Chicago, Illinois 60604.

**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.