

# FACTS

## WHAT DOES LENCRED 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, but is not limited to: <ul style="list-style-type: none"> <li>■ Social Security number, income and identification information</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> <li>■ Employment verification information</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 LENCRED chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LENCRED 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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<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	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>888-783-1503</b>—our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <b>www.lencred.com</b></li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information upon receipt of this notification and returned, signed agreements. When you are no longer 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>Questions?</b>	Call <b>888-783-1503</b> or go to <b>www.lencred.com</b>
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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> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market and services to me.</p>	<p><b>Mail to:</b></p> <p>LENCRED INC 3101 SW I Street Suite 1 Bentonville, AR 72712</p>
	Name	
	Address	
	City, State, Zip	
	email address	

Who we are	
Who is providing this notice?	LENCRED
What we do	
How does LENCRED 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 LENCRED collect my personal information?	<p>We collect your personal information, for example, when you provide access to:</p> <ul style="list-style-type: none"> <li>■ Social Security number, income and identification information</li> <li>■ Account balances, payment history and payment authorization</li> <li>■ Credit history and credit scores</li> <li>■ Employment verification information</li> </ul> <p>We also collect your personal information from other companies. And we also collect your personal information from others, such as credit bureaus, affiliates, or 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 creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include, financial and non-financial companies that provide services</li> </ul>
<b>Non-affiliates</b>	<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>■ Our non-affiliates include, financial and non-financial companies that provide services</li> </ul>
<b>Joint marketing</b>	<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>■ Our joint marketing includes, financial and non-financial companies that provide services</li> </ul>
Other important information	
Special Notices designated by States for Residents are applicable by law	