

FACTS

WHAT DOES TIME FINANCING SERVICE® (HEREINAFTER “TFS”) 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:

- Social Security number and Income and/or Employment Information
- **Account Balances and Payment History**
- **Credit History and Credit Scores**

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **TFS** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TFS 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	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates’ everyday business purposes – information about your transactions and experiences	NO	NO
For our affiliates’ everybody business purposes – information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?

Call 252-756-0496 or go to www.timefinancing.com

Who we are	
Who is providing this notice?	TFS
What we do	
How does TFS 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 TFS 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 Pay Your bills ▪ Apply for a Loan or Provide Your Income Information ▪ Provide Employment Information <p>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"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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>TFS does not have any Affiliates</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>TFS discloses information to service providers and companies that perform marketing services on our behalf, as permitted by law.</i> ▪ <i>TFS does not share information with non-affiliates so they can market to you.</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>TFS does not have any joint marketing partners.</i>
Other important information	
<p>If, in addition to Federal Law, you are protected by specific state or local regulations concerning information sharing and marketing, TFS will fully comply with these regulations as well. We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.</p>	