

FACTS	WHAT DOES IVY FUNDING COMPANY, LLC (“CSO LENDER”) 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 • Account balances and payment history • 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 CSO LENDER chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does CSO LENDER 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	No	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 everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share
Questions?	Call Customer Service at (800)294-3780	

What we do	
How does CSO LENDER protect my personal information?	<p>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.</p> <p>We also maintain physical, electronic and procedural safeguards i.e. computer virus protection software, firewalls, 128 bit Secure Socket Layer. Only authorized employees have access.</p>
How does CSO LENDER collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Provide employment information • Provide account information • Give us your contact 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. 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	
Affiliates	<p>Financial and nonfinancial companies related by common ownership or control .</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a common corporate identity of CSO LENDER such as: N/A.</i>
Nonaffiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include direct marketing companies for application resell, direct mail and other purposes.</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 include financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.</i>