



## PRIVACY POLICY DISCLOSURE

This Privacy Policy is provided by CreditBox.com, L.L.C (“CreditBox”, “we”, or “us) and describes the collection, use, sharing, storage, and protection of your non-personal and personal information by CreditBox. Please read this policy carefully to understand what we do with your non-personal and personal information and how you can limit some sharing of such information.

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### What information does CreditBox collect?

CreditBox may collect your non-personal and personal information anytime you interact with CreditBox, such as when you visit the Site, purchase any of CreditBox’s products or services online, fill out CreditBox’s application form, otherwise contact CreditBox, or when CreditBox contacts you. CreditBox may also collect your personal information from third parties, such as employers and consumer reporting agencies.

**Non-personal information** – this refers to information that does not by itself identify you as a specific individual.

For example, non-personal information may include (without limitation):

- The Uniform Resource Locator (“URL”) of the last website visited by a user before visiting the Site.
- Which URL a user goes to after visiting the Site.
- What browser a user is using.
- A user’s Internet Protocol (“IP”) address.
- A user’s device type, browser type, screen resolution and operating system.
- Cookies –pieces of information which a web server may place on a user’s computer or other device when a user visits a website to facilitate the user’s Internet session, to maintain security and to improve the user’s experience.

**Personal information** – this refers to information that can be associated with you and could be used to identify you.

For example, personal information may include (without limitation):

- Mailing address, email address, and phone number
- Social security number
- Income
- Account balances
- Credit card information
- Transaction and financial information
- Payment history
- Employment information
- Creditworthiness and credit history information
- Bank account information

### How does CreditBox use your information?

CreditBox may use your non-personal and personal information for the following purposes from time to time:

- To provide you with access to the Site, services, and products.
- To enhance the operation of the Site, service and process your transaction(s), improve CreditBox's marketing and promotional efforts, statistically analyze Site use, improve CreditBox's service and product offerings, and customize the Site's content, layout, and services.
- To detect and prevent fraud and for account authentication purposes.
- To deliver information to you and contact you regarding administrative notices.
- To resolve disputes, troubleshoot problems and enforce CreditBox's agreements with you, including without limitation, CreditBox's Terms of Use, Consumer Loan Agreement(s), and this Privacy Policy.
- To market CreditBox's services and products to you.
- Any other purpose that is permitted by law.

### Does CreditBox share your information?

- CreditBox may share your non-personal and personal information described above from time to time with CreditBox's Affiliates (as defined below) and Non-Affiliates (as defined below) as permitted by law, such as (without limitation) for CreditBox's business and marketing purposes, servicing and processing your transaction(s), sending you informational, marketing, and promotional content, maintaining and servicing your account(s), reporting to credit bureaus, and responding to court orders and legal investigations.
- CreditBox may share your non-personal and personal information described above from time to time with Non-Affiliates pursuant to a Joint Marketing Agreement (as defined below).
- CreditBox may share your non-personal and personal information described above from time to time with CreditBox's Affiliates for CreditBox's Affiliates' everyday business purposes and marketing purposes.

- CreditBox may share your non-personal and personal information described above from time to time with Non-Affiliates so that they can market services and products to you.
- CreditBox may share your non-personal information described above from time to time with Non-Affiliates so that they can enable CreditBox to verify your identity by registering and remembering devices associated with your account for purposes of fraud detection and prevention.

### **How can you share information about your Site experience on social media sites?**

- CreditBox may offer services that allow you to share information with third party social media sites such as Facebook, Twitter, LinkedIn, Pinterest, and others. Please note that if you share information with these third party social media sites, different rules may apply to their use and/or sharing of the information you provide them.

### **How can you limit sharing of your personal information?**

You can limit sharing of your personal information for the following purposes:

1. Sharing for CreditBox's Affiliates to market services and/or products to you;
2. Sharing for Non-Affiliates to market services and/or products to you; and
3. Sharing information about your creditworthiness for CreditBox's Affiliates' everyday business purposes.

If you wish to limit sharing of your personal information for any or all of the three above-described purposes, please contact CreditBox by calling 888.907.4227 – a recorded message will prompt you through your choice(s) or by writing a letter to: CreditBox, 2400 East Devon Avenue, Suite 300, Des Plaines, Illinois 60018.

### **When does CreditBox begin sharing your personal information?**

- Except as otherwise described in the next sentence, CreditBox may begin sharing your information immediately. If you are a new customer, CreditBox may, thirty days after this Privacy Policy is accepted, begin sharing (a) your personal information with CreditBox's Affiliates and Non-Affiliates to market services and/or products to you, and (b) information about your creditworthiness with CreditBox's Affiliates. If you are an existing or former customer, CreditBox can continue to share your information as described in this Privacy Policy. Please note that regardless of whether you are a new, existing, or former customer, at any time you can limit CreditBox's sharing of

your information by following the instructions set forth above in the section entitled “How can you limit sharing of your personal information?”

### How does CreditBox safeguard your personal information?

- CreditBox understands the importance of protecting your personal information. CreditBox maintains physical, electronic and procedural safeguards that comply with applicable law to protect your personal information.

### How can you limit the collection and use of some of your non-personal information?

- You have the ability to control how some of your non-personal information is collected and used online by controlling whether to accept cookies. If you prefer not to accept cookies, you can change your browser settings to disable cookies, but if you do so, please note that you will not be able to apply for a loan on the Site or access or use your online account. If you prefer not to receive personalized ads from third party advertisers, you can opt-out of some network advertising programs by visiting <http://www.networkadvertising.org/choices>

### Will this Privacy Policy change?

- Please note that CreditBox reviews its privacy practices from time to time, and that such practices are subject to change. CreditBox reserves the right to change this Privacy Policy at any time by posting revised versions of this Privacy Policy on the Site. Your use of the Site constitutes your acknowledgement of and agreement to the Privacy Policy that is posted on the Site at that time of such use.

### Is this Privacy Policy subject to CreditBox’s Terms of Use?

- Yes, if you choose to visit the Site, any dispute over privacy is subject to this Privacy Policy and CreditBox’s Terms of use.

### Definitions:

- **Affiliates** – companies related by common ownership or control. They can be financial or nonfinancial companies.

CreditBox’s Affiliates include (without limitation) retailers, the companies (other

than CreditBox) identified above in the first paragraph of this Privacy Policy, and other lenders.

- **Non-Affiliates** – companies not related by common ownership or control. They can be financial or nonfinancial companies  
Non-Affiliates may include (without limitation) companies engaged in direct marketing and selling of consumer products and services.
- **Joint Marketing Agreement** – a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Effective Date: February 25, 2018