

ADVANTAFIRST CAPITAL FINANCIAL SERVICES, LLC
PRIVACY POLICY

FACTS:	What does ADVANTAFIRST CAPITAL FINANCIAL SERVICES, LLC (“Advantafirst”) 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, here at Advantafirst.
WHAT?	<p>The types of personal information we collect, and share, depends on the products or services you have with us. This information may include:</p> <ul style="list-style-type: none"> ▪ Demographic and Identifying information (such as name, address, phone number, email, and social security number) ▪ Financial information (such as credit report, credit scores, credit and payment history, bankruptcy information, and prior loan history) ▪ Information obtained in connection with providing financial products or services (such as information provided on applications, information from consumer reporting agencies, and information from affiliates in connection with a distributorship or lending relationship)
HOW?	All financial companies need to share personal information to run their everyday business. In the section below, we list reasons financial companies can share their customers’ personal information, the reasons Advantafirst chooses to share information, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:	DOES ADVANTAFIRST SHARE?	CAN YOU LIMIT SHARING?
For our everyday business purposes – Such as to process your transactions, maintain our account(s), respond to court orders and investigations, and/or comply with regulatory requirements.	YES	NO
For our marketing purposes – To offer products and services to you.	YES	NO
For our affiliates’ everyday business purposes – Information about your transactions and experiences.	YES	NO
For our affiliates’ everyday business purposes – Information regarding your creditworthiness.	YES	YES
For our affiliates to market to you.	NO	We do NOT share your information
For joint marketing with other financial companies.	NO	We do NOT share your information
For non-affiliates to market to you.	NO	We do NOT share your information

TO LIMIT SHARING OF YOUR INFORMATION:	<ul style="list-style-type: none"> ▪ You may call us at 866-348-8776 ▪ You may email us at: usb2bprivacy@grupobimbo.com <p><i>* Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. If you’re an existing customer and have opted out previously, you don’t need to update your privacy choices again. 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.</i></p>
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TO LIMIT DIRECT MARKETING	<ul style="list-style-type: none"> ▪ You may call us at 866-348-8776 ▪ You may email us at: usb2bprivacy@grupobimbo.com <p>Please note: Direct marketing is email, postal mail and telephone marketing. If you opt-out of telephone marketing, your opt out will be effective for five years. If you opt-out of postal mail marketing, your opt-out is effective for three years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or otherwise as allowed by law.</p>
Questions?	<p>If you have any further questions, please contact our office at 866-348-8776 and usb2bprivacy@grupobimbo.com.</p>

WHO WE ARE	
Who is providing this notice?	ADVANTAFIRST CAPITAL FINANCIAL SERVICES, LLC IS PROVIDING THIS NOTICE

WHAT WE DO:	
How does Advantafirst protect my personal financial 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, secured files, and secure record-keeping facilities within our offices.
How does Advantafirst collect my personal information?	<p>We collect your personal information when you agree to provide it. For example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for a Loan ▪ Update your Loan Account ▪ Correspond with us Via E-mail, Phone, etc. <p>We may also collect your personal information from others, such as credit bureaus, affiliates, and or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only the following:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about our creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account/policy unless you tell us otherwise.

DEFINITIONS:	
Affiliates	Companies related by common control or ownership.
Non-Affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <i>*Advantafirst LLC does not share with non-affiliates so that they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>*Advantafirst LLC does not jointly market.</i>

OTHER IMPORTANT INFORMATION
<p>Do Not Call Policy: This Privacy Notice constitutes Advantafirst’s Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Advantafirst maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 10 days and will be effective for at least five years from the date of request. Telemarketing calls or prerecorded/artificial message calls may be made to residential or cellular phone numbers that appear on the Advantafirst’s Do Not Call list with the appropriate consent. You may call us at 866-348-8776 or email us at usb2bprivacy@grupobimbo.com to be placed on the Advantafirst Do Not Call list.</p>
<p>Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing section. For more information regarding our telemarketing practices, contact us at 866-348-8776 or usb2bprivacy@grupobimbo.com. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; AgInfo@ag.nv.gov</p>
<p>Vermont residents: We will not disclose information about your creditworthiness to our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>
<p>California residents: Under California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p>
<p>State Law: We follow state law where state law provides you with additional privacy protections. For example, we automatically treat customers with a Vermont mailing address as having limited our sharing with affiliates and nonaffiliates, unless you give us authorization.</p>
<p>Business-to-business: Advantafirst is committed to protecting personal information that may be collected online and offline in a business-to-business context, including the personal information of individuals in their capacities as representatives of business entities. For the categories of personal information that Advantafirst may collect and how we use it, see Advantafirst’s California Consumer Privacy Notice at Collection at https://advantafirstcapital.com/B2B-Privacy-Policy.html.</p>