

IMPORTANT PRIVACY INFORMATION

Our Commitment

This information is being provided by Service Finance Company, LLC. Our commitment is to provide you with consumer financing and other quality financial products and services. We obtain and use information about you to do so. We appreciate and respect the trust you show in providing information to us. We value our relationship with you, therefore, explaining to you how we collect, use and protect customer information is important to us.

Why We Collect Customer Information

We collect customer information to identify you, confirm facts about you, help us assess requests for financial products and services, deliver financial products and services to you.

Customer Information We Collect

We get customer information from a variety of sources, such as:

- Information that you , or others on your behalf, provide on applications and other forms, including identifying information such as name, address, telephone number, email address, social security number and credit-related information such as your assets, income , and liabilities.
- Information from your dealings and relationships with us, home improvement dealers and others, such as financing information, services provided to you, and how you perform on your outstanding credit obligations.
- Information from consumer reporting agencies such as credit history and creditworthiness.
- Information from outside sources like home improvement dealers, employers, marketing firms and other sources, such as employment status and demographic data.

Protecting Customer Information

Safeguarding customer information is important to us. We use systems, policies and procedures to maintain the accuracy of customer information and to protect it from loss, misuse, or alteration. Customer information is accessible by appropriate personnel who have a business need for the information. We provide training and communications programs to educate our personnel about the meaning and requirements of this privacy statement.

How We Use Customer Information

We use customer information to meet your requests for financial products and services, administer accounts, develop new financial products and services, and comply with legal requirements. We also use customer information to determine which products or services might be of interest to you. In striving to serve you, we sometimes share customer information with others so they may help us by providing services to you on our behalf or jointly with us to you. ***We do not sell personal information about you to unrelated companies for their independent use. We do share information as permitted by law.***

Sharing Information With Unrelated Companies

In order to provide you with the services you request and with other valuable financial products and services, we share customer information with unrelated companies-companies that are not members of our company. This sharing allows us to service accounts; provide the services or products requested; report our experiences; protect our business against fraud and unauthorized transactions; and respond to governmental requests and regulatory requirements. We may also share information to offer financial products services jointly with other financial service providers. We may share customer information about present and former customers with the following type of company:

- Financial service providers and non-financial companies who provide services for us or on our behalf, such as companies that prepare account invoices or statements, help us service accounts, promote and market our products , provide computer and systems support, and other services.

Unrelated companies receiving customer information from us enter agreements with us to protect the information they receive before information is provided. These agreements also limit the use of the information to providing services we request. *We do not share customer information with other companies unless an agreement to protect customer information is in place, except as otherwise permitted by law.*

Vermont and California Residents

We do not share any of the personal information that we collect about you without your express written consent, except as otherwise explained in this notice.

Texas Residents

We are licensed and examined by the State of Texas-Office of Consumer Credit Commissioner. Call the consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Boulevard, Austin, Texas 78705-4207, (800) 538 1579, www.occ.state.tx.us.

Future Changes

This statement updates and replaces any previous statements you may have received from us about the collection, use and protection of customer information. We may change this privacy statement at any time and if we do, we will notify you as required by law.

Your Choice To Limit Marketing

- By calling us toll free at 1-866-379-0019 you may limit our company from marketing our products or services to you based on your personal information that we collect. This includes identifying information such as name, address and telephone number, and information we get from our dealings with you and the relationship you have with us, such as your account history.
- Your choice to limit marketing offers from our company will apply to your account with us until you tell us to change your choice.
- If this is a joint account, we will treat the choice made by one account holder as applying to all account holders on that account.
- Even if you make a choice to limit marketing offers from our company, we may still market our products and services to you based on information they obtained through an existing relationship with you, or as otherwise provided by law.