

# FACTS

## WHAT DOES LOANME, INC. ("LOANME") 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 transaction history
- 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 LoanMe chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LoanMe share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No*
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call (844) 788-9875 our menu will prompt you through your choice(s); or,
- Send the Opt-Out Form provided with this notice or send the information it requests by email: [opt-out\\_privacy@loanme.com](mailto:opt-out_privacy@loanme.com).

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. 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.

**Questions?** Call (844) 788-9875

What we do	
<b>How does LoanMe protect my personal information?</b>	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.
<b>How does LoanMe collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ apply for a loan or give us your contact information;</li> <li>▪ give us your income information or provide employment information; and/or</li> <li>▪ pay your bills.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>▪ affiliates from using your information to market to you; and</li> <li>▪ sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>LoanMe's affiliate is InsightsLogic, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include financial services companies, such as mortgage companies, credit card companies, automobile finance companies and insurance companies. LoanMe does not share with nonaffiliate nonfinancial companies except as necessary to process or complete the transaction requested or as service providers.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include credit card companies, mortgage companies, automobile lenders, and insurance companies.</i></li> </ul>
Other important information	
<p><b>*California residents:</b> We will not share your personal information with nonaffiliates for their marketing purposes. We will not share your personal information with other financial companies for joint marketing purposes if you instruct us not to using the methods shown on the "Important Privacy Choices for Consumers" form provided with this notice.</p>	