

<b>FACTS</b>	<b>WHAT DOES THE LENDING TEAM CORP (“TLT”) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	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 TLT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TLT share?	Can you limit this sharing?
<p><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</p>	Yes	No
<p><b>For our marketing purposes—</b></p>	Yes	No

Reasons we can share your personal information	Does TLT share?	Can you limit this sharing?
to offer our products and services to you		
<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	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<p>To limit our sharing</p>	<ul style="list-style-type: none"> <li>• Call (877) 407-8326 — our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.TLTLoans.com">www.TLTLoans.com</a> or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>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,</p>
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	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 (877) 407-8326 or go to <a href="http://www.TLTLoans.com">www.TLTLoans.com</a>

**Mail-in Form**

<input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	<b>Name</b>	
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

**Mail to:**  
The Lending Team  
4000 MacArthur Blvd, Suite 600 East Tower  
Newport Beach, CA 92660

<b>Who we are</b>	
<b>Who is providing this notice?</b>	The Lending Team Corp.
<b>What we do</b>	
<b>How does TLT protect my personal information?</b>	<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>provide or allow us access to your account information</p> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only sharing for affiliates' everyday business purposes— information about your creditworthiness</p> <p>affiliates from using your information to market to you sharing for nonaffiliates to market to you</p> <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>

<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include financial companies such as Beyond Finance, LLC and KCK FS Investments, LLC; non-financial companies like parent holding companies and indirect parent entity.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Non-affiliates we share with can include lenders, lending networks, financial institutions, service providers, direct marketing companies and other financial product and service providers</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include lenders, lending networks, financial institutions, service providers, direct marketing companies and other financial product and service providers.</p>
<p><b>Other important information</b></p>	

State laws may also provide you with specific privacy protections. Please note those individual circumstances below that may apply to you. We will comply with applicable state laws with respect to our use of your information.

**For Alaska, Illinois, Maryland and North Dakota Customers:** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing-without your authorization.

**California Residents:** We will not share your personal information with non-affiliated third parties for their marketing purposes without your affirmative consent. Except as permitted by law, we will not share your personal information with our affiliates or joint marketing partners without first giving you additional privacy choices.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing-without your authorization.

**Montana Residents:** We will not disclose your name or any personal information to anyone other than your own creditors or our agents, affiliates, or contractors.

**Texas:** For questions or complaints about this loan, contact The Lending Team Corp. at 877-407-8326 and, at 4000 MacArthur Blvd, Suite 600 East Tower, Newport Beach, CA 92660, or e-mail at support@TLTLoans.com).

**For Vermont Customers.** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

**Telephone Communications:** All telephone communications with us or our authorized agents may be monitored and recorded.