

FACTS WHAT DOES SOUTHERN STAR FINANCIAL DO WITH YOUR PERSONAL INFORMATION?	
<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 that 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 scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons that Southern Star Financial chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Southern Star Financial share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<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

<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Southern Star Financial customers can contact us at <a href="mailto:clientservices@southernstarfinancial.com">clientservices@southernstarfinancial.com</a> with questions about our privacy policy and our sharing.</li> </ul>
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Who we are	
<b>Who is providing this notice?</b>	Southern Star Financial, LLC.
What we do	
<b>How does Southern Star Financial 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 Southern Star Financial 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</li> <li>• Make your installment payment</li> </ul> <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 sharing only for</p> <ul style="list-style-type: none"> <li>• Affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates to market to you</li> <li>• Nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account that I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Southern Star Financial does not have any affiliates.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Southern Star Financial does not share information with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Southern Star Financial does not have any joint marketing partners.</i></li> </ul>

Other important information
<p><b>State and Local Regulations:</b> If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, Southern Star Financial will fully comply with these regulations as well. Southern Star Financial only offers lending services to Alabama residents.</p> <p><b>Use of Third Parties:</b> We have arrangements with companies whose experience is essential for our own services to operate properly. These companies work at Southern Star Financial's direction, only receive the information necessary to perform these functions, and adhere to Southern Star Financial's data security guidelines.</p> <p><b>Important Notice about Credit Reporting:</b> We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.</p> <p><b>Do Not Call Policy.</b> This notice is Southern Star Financial's Do Not Call Policy under the Telephone Consumer Protection Act. Southern Star Financial abides by all federal and state regulations on telephone usage, maintains an internal Do Not Call list and makes no telemarketing calls to numbers on this list. All Do Not Call requests are implemented within 10 days and the selection is permanent - unless you elect to remove your number from the list.</p>