



Privacy Policy

Facts	What does Investors First Lending do with your personal information?		
Who?	This notice is being provided to you by MNB Holdings LLC d/b/a Investors First Lending (IFL) and its subsidiaries.		
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?	We collect financial, credit, and background information including, but not limited to, Social Security numbers, employment information and income, account balances, credit reports, payment histories, and other information available in public records. Information is collected when you apply for a loan and periodically during the servicing of closed loans. We also collect personal information from others, such as credit bureaus, affiliates, or other companies.		
How?	All financial companies need to share customers’ personal Information in order to run their everyday business. The chart below lists the ways information can be shared, whether IFL shares information for those reasons, and if you can limit this sharing.		
Reasons IFL may share your personal information:		Can IFL share?	Can you limit this sharing?
For IFL’s everyday business purposes – such as to process transactions, underwrite loans, maintain accounts, respond to court orders and legal investigations, or to report to credit bureaus.		Yes	No
For IFL’s marketing purposes.		Yes	No
For joint marketing with other financial companies.		No	-
For our affiliates’ every business purposes – information about your transactions and experiences.		Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness.		Yes	Yes
For our affiliates’ marketing purposes.		Yes	Yes
For non-affiliates’ marketing purposes.		No	-
To Limit Sharing:	To limit sharing, you may contact us by phone at 888-241-3863 or nick@investorsfirstlending.com . Please note - If you are a new customer, we may begin sharing your information for purposes that you may limit after 30 days from the date we sent this notice. When you are no longer a customer, we may continue to share information as described in this notice. You may contact us at any time to limit our sharing.		
How do we protect your personal 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 and secured files and buildings. We authorize our employees to access your information only when they need it to do their work, and we require companies that work for us to protect your information.		
Why can't I limit all sharing?	Federal law gives you the right to limit only certain types of sharing. Some types of sharing are necessary for the performance of normal business purposes and cannot be limited.		
Definitions			
Affiliates	Companies related by common ownership or control. Our affiliates include companies with MNB Holdings LLC named and without.		
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. LYNK does not share with non-affiliates for marketing purposes.		
Joint Marketing	A formal agreement between non-affiliated companies that together market financial products or services to you. IFL engages in joint marketing.		