

FACTS**WHAT DOES PREFERRED CREDIT, INC. ("PCI") 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 income; ▪ account balances and payment history; and ▪ 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 PCI chooses to share; and whether you can limit this sharing.

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

To limit our sharing	▪ Mail in the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.
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Questions?	Call 320-255-9784 or go to www.preferredcredit.com
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Mail-In Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. ☐ Apply my choices only to me.	Mark any/all you want to limit:		
	☐ Do not share my personal information with Nonaffiliates to market their products and services to me.		
	Name		Mail to: Preferred Credit, Inc. 628 Roosevelt Road St. Cloud, MN 56301
	Address		
	City, State, ZIP		
Account #			

Who we are	
Who is providing this notice?	Preferred Credit, Inc.
What we do	
How does PCI protect my 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.
How does PCI collect my personal information?	We collect your personal information, for example, when you ▪ apply for financing or give us your contact information ▪ provide account information or pay your bills ▪ show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. ▪ <i>PCI does not share with our affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ <i>Nonaffiliates we share with can include direct marketing companies and the retailer named on your account</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ <i>PCI does not jointly market</i>
Other important information	
We follow state law if state law provides you with additional privacy protections. For example, if (and while) your billing address is in Vermont, we will treat your account as if you had exercised the opt-out choice described above and you do not need to contact us to opt out. If you move from Vermont and you wish to restrict us from sharing information about you as provided in this notice, you must then contact us to exercise your opt-out choice.	