

FACTS

WHAT DOES Credit Central of Anderson 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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and employment information
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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 Credit Central, LLC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Credit Central, LLC share?	Can you limit your 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 credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For join marketing with other financial companies	No	We don't share
For our affiliates' everyday 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 to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice.</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as describes in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>
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Questions?	Call toll-free 1-866-886-6302
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Mail-In Form

	<p>Mark any/all you want to limit:</p> <p>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p>Do not allow you affiliates to use my personal information to market to me.</p> <p>Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	Mail to:

	Address		Credit Central, LLC
	City, State, Zip		700 E. North St, Ste. 15 Greenville, SC 29601

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What we do	
How does Credit Central, LLC protect my personal information?	<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>We also require customers to provide identification, conduct employee background checks, and include a confidentiality policy in our employee handbook.</p>
How does Credit Central, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • give us your income information or provide employment information • show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional right to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Credit Central, LLC, Credit Central of Tennessee, LLC, Credit Central of Texas, LLC, Credit Central South, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies such as other financial institutions, insurance companies, and direct marketing companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Credit Central, LLC doesn't jointly market.</i>

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