Rev. 1/2020

FACTS **WHAT DOES OBJECTIVEONE, LLC DO WITH YOUR PERSONAL INFORMATION?**

Why?

Financial companies choose how they share your personal information, including personally identifiable 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 employment and income information
- Creditor account balances and payment history
- Credit history and other credit-related information

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 ObjectiveOne chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ObjectiveOne LLC 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 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	Yes	No
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

- ■ Mail the form below, or
- ■ Call 888-479-9411, or
- ■ Send an email to support@objectiveoneloans.com

Please note:
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, we continue to share your information as described in this notice. This privacy policy is applicable to all current and former consumers and customers. You can contact us at any time to limit our sharing.

Questions? Call 888-479-9411

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Mail-In Form

Mark any/all you want to limit:

- ❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ❑ Do not allow your affiliates to use my personal information to market to me.
- ❑ Do not share my personal information with nonaffiliates to market their products and services to me.

Name
Address
City, State, Zip
Account #

Mail to:
ObjectiveOne LLC
300 Delaware Ave Ste 210-652
Wilmington, DE 19801

Who we are	
Who is providing this notice?	ObjectiveOne LLC

What we do	
How does ObjectiveOne LLC protect my personal information?	ObjectiveOne LLC takes the security of personal information very seriously. To protect your personal information from unauthorized access and use, we use industry-standard security measures that comply with federal law. These measures include hardware and software computer safeguards and secured files and buildings.
How does ObjectiveOne LLC collect my personal information?	We collect your personal information, for example, when you: ■ Sign up for our products or services ■ Contact us via telephone, email, or other means ■ Provide us with your contact information We also collect your personal information from others, such as credit bureaus, affiliates, and other companies. Note that ObjectiveOne LLC does not direct its services or website to, or knowingly collect information from, children under thirteen (13) years of age.
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 choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Our affiliates include financial companies such as [not applicable] and nonfinancial companies such as [not applicable].
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Nonaffiliates include direct marketing companies and complementary service providers.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ ObjectiveOne LLC does not currently engage in joint marketing as defined above.

Other important information
YOUR CALIFORNIA PRIVACY RIGHTS: If you are a California resident, California law may provide you with additional rights concerning ObjectiveOne LLC's collection, use, and disclosure of your personal information. Under the California Consumer Privacy Act (CCPA), companies that handle California consumer data and meet certain criteria must comply with obligations related to that data, including informing California consumers about the categories of data collected and the purpose for its collection, permitting them to opt out of the sale of such data, providing notice that the data is being collected, and responding to requests to delete such data. To learn more about your CCPA privacy rights, please visit www.objectiveoneloans.com and click the "Your California Privacy Rights" link or call us at 888-479-9411. In addition, under California's "Shine the Light" law, personal information ObjectiveOne receives from California residents in obtaining products or services for personal, family, or household use are entitled to request and obtain from us, once per calendar year, information concerning what, if any, of their personal information ObjectiveOne has shared with third parties for their own direct marketing. If applicable, this would include the categories of information and the names and addresses of the businesses with which we shared information for the immediately preceding calendar year. To make a "Shine the Light" request, please email your name and complete address to support@objectiveoneloans.com with "CA Shine the Light Privacy Request" in the subject line or write to us at: ObjectiveOne LLC, 300 Delaware Ave Ste 210-652, Wilmington, DE 19801. Please note not all forms of information sharing are covered by California's "Shine the Light" requirements and only sharing that is covered will be included in our response. **VERMONT RESIDENTS:** In accordance with Vermont regulations, we automatically treat all individuals with Vermont mailing addresses as if you have requested that we not share your information with nonaffiliated third parties and that we limit the information, if any, that we share with ObjectiveOne LLC affiliates. Further, we will not share information about a Vermont consumer's creditworthiness with any company, even affiliates, without obtaining consent. While we do not presently engage in joint marketing as defined above, if we do so in the future we will only disclose your name, address, contact information, and information about your transactions and experiences with ObjectiveOne LLC **NEVADA RESIDENTS:** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling us at 888-479-9411. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: aginfo@ag.nv.gov.