

Financial Privacy Notice

Facts

What does Fundshine, Inc. 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
- Income, paystubs, timesheets, and other employment information
- Account balances and information
- Payment and transaction history

When you are no longer our customer, we continue to share your information as described in this notice.

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 Fundshine chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Fundshine 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	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	No	We don’t share

Who we are

Who is providing this notice?

Fundshine, Inc.

What we do

How does Fundshine 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. We use computer safeguards such as firewalls and data encryption. We also use access controls for Fundshine personnel.

How does Fundshine collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or other financial product or service we offer
- Create an account or provide account information
- Make payments to us toward your loan
- Give us your contact information or use our products or services

We also collect your personal information from others 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates we share with can include service providers, payment processors, other financial service companies, and other third parties with your consent.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

FOR VERMONT RESIDENTS: In accordance with Vermont law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law or as authorized by you.

FOR CALIFORNIA RESIDENTS: Unless you provide opt-in consent, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. We will limit sharing among our companies to the extent required by federal and California law.

FOR NEVADA RESIDENTS: If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at support@fundshine.com. Nevada law requires that we provide you with the following contact information. Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101, phone number (702) 486-3132, email BCPINFO@ag.state.nv.us.

Questions?

Email us at privacy@fundshine.com, or visit us online: www.fundshine.com