

**FEDERAL PRIVACY NOTICE – PAGE 1 OF 2**

<b>FACTS</b>	<b>WHAT DOES CFS INVESTMENTS, INC. DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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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<b>What?</b>	<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"> <li>▪ Social Security Number and Income</li> <li>▪ Account Balances and Payment History</li> <li>▪ Credit History and Employment Information</li> </ul>
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<b>How?</b>	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 CFS INVESTMENTS, INC. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does CFS INVESTMENTS, INC. share?	Can you limit sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes-</b> Information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes-</b> Information about your creditworthiness	<b>Yes</b>	<b>No</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>No</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>No</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> 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.</p>
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Mail-In Form	
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not share my personal information with your affiliates to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with your nonaffiliates to market to me.</p>	
<b>Name</b>	Mail to: CFS INVESTMENTS, INC. Attention: Compliance Department 73954 U.S. Highway 111 Palm Desert, CA 92260
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account Number</b>	

**FEDERAL PRIVACY NOTICE – PAGE 2 OF 2**

<b>Who we are</b>	
<b>Who is providing this notice?</b>	CFS INVESTMENTS, INC.
<b>What we do</b>	
<b>How does CFS INVESTMENTS, INC. protect my personal information?</b>	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.
<b>How does CFS INVESTMENTS, INC. collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Apply for a loan</li> <li>▪ Provide your employment information</li> <li>▪ Provide your income information</li> <li>▪ Provide your contact information</li> <li>▪ Provide a copy of your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice(s) will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include other finance companies or credit card issuers.</i></li> </ul>
<b>Other important information</b>	
Residents of California will receive a separate Privacy Notice from us to comply with California law. For California consumers, we can begin sharing information 45 days from the date we sent this notice.	
<b>Important information about Credit Reports</b>	
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.	