

# PRIVACY POLICY

**FACTS** WHAT DOES PREFERRED CREDIT, 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 and income
- Account balances and payment history
- Credit history and credit scores

**HOW?** All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Preferred Credit, Inc. 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?
<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 the credit bureaus.	Yes	No
<b>For our marketing purposes-</b> To offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies.</b>	Not Applicable	Not Applicable
<b>For our affiliate's everyday business purposes-</b> Information about your transactions and experiences.	Not Applicable	Not Applicable
<b>For our affiliate's everyday business purposes-</b> Information about your creditworthiness.	Not Applicable	Not Applicable
<b>For our affiliates to market to you.</b>	Not Applicable	Not Applicable
<b>For nonaffiliates to market to you.</b>	Yes	Not Applicable

**Questions?** Call 1-320-255-9784 or go to [www.preferredcredit.com](http://www.preferredcredit.com)

**Who are we**

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.  We continually evaluate and access new technology for protecting your nonpublic personal information.
How does PCI collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or give us your contact information</li> <li>• Provide account information or pay your bills</li> <li>• Use your credit line for additional purchases</li> </ul> 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 <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 laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies <ul style="list-style-type: none"> <li>• Preferred Credit, Inc. has no affiliates</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include direct marketing companies and the retailer named on your account.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none"> <li>• Preferred Credit, Inc. does not jointly market.</li> </ul>

**Other Important Information**

- Please notify us if we report inaccurate information about your account(s) to a consumer reporting agency. A written notice describing inaccuracy(ies) should be sent to us at the following address: Preferred Credit, Inc. PO BOX 1679, St. Cloud MN 56302-1679
- We follow state law if state law provides you with additional privacy protections.
- Please keep in mind that as permitted by federal law, we share information about you with Dealer/Merchant/Provider/Seller in connection with marketing and servicing Preferred Credit, Inc.'s program. Including for Dealer/Merchant/Provider/Seller to market to you.
- The above notice replaces our previous privacy policy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.
- For helpful information about identity theft, visit the Federal Trade Commission's (FTC) consumer website at [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)
- When you are no longer our customer, we continue to share your information as described in this notice.