# **FACTS**

# WHAT DOES Reliable Finance 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 card or other debt

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 Reliable Finance chooses to share; and whether you can limit this sharing

| Reasons we can share your personal information  | Does Reliable Finance<br>share? | Can you limit this sharing? |
|---|---------------------------------|-----------------------------|
| For our everyday business purposes<br>such as to process your transactions, maintain<br>your account(s), respond to court orders and legal<br>investigations, or report to credit bureaus | YES                             | YES                         |
| For our marketing purposes to offer our products and services to you  | NO                              | WE DON'T SHARE              |
| For joint marketing with other financial companies  | NO                              | WE DON'T SHARE              |
| 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 our nonaffiliates to market to you  | NO                              | WE DON'T SHARE              |

# To limit our sharing

Call: (956) 487-4187

#### 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.

However, you can contact us at any time to limit our sharing.

## Questions?

Call: (956) 487-4187

Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

# Who we are

## Who is providing this notice? Reliable Finance

| What we do   |  |
|--|--|
| How does Reliable Finance 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.   |
| How does Reliable Finance collect my personal information? | We collect your personal information, for example, when you  apply for a loan or open an account  give us your income information  provide employment information  give us your contact information  We also collect your personal infomation from others, such as credit bureaus, affiliates, or other companies                    |
| Why can't I limit 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. |

| Affiliates      | Companies related by common ownership or control, they can be financial and nonfinancial companies  NONE                       |
|-----------------|--|
| Nonaffiliates   | Companies not related by common ownership or control. they can be financial and nonfinancial companies  NONE                   |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  NONE |

# Other important information

For questions or complaints about this loan, contact RELIABLE FINANCE #01 at 956-487-4187.

This lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. IF a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd, Austin, Texas 78705. Phone: (800) 538-1579, Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.