Rev. 09/26

FACTS	WHAT DOES SUNBIT 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 purchase history ▪ Payment history and transaction history ▪ Credit history and credit score
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 Sunbit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunbit 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	Call 1-855-678-6248 Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we send 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 1-855-678-6248 or go to www.sunbit.com

Who we are	
Who is providing this notice?	Sunbit, Inc. and Sunbit Now, LLC ("Sunbit")
What we do	
How does Sunbit 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 Sunbit collect my personal information?	We collect your personal information, for example, when you ▪ Apply for financing or give us your contact information ▪ Show your driver's license or show your government-issued ID ▪ Provide account information 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 ▪ 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ Our affiliates may include companies with the Sunbit name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ Nonaffiliates we share with can include financial service providers, nonfinancial companies, merchant partners, and other businesses.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ Our joint marketing partners may include banks.

Other important information

California Customers: Please refer to the notice provided separately, entitled "Important Privacy Choices for Consumers."
Nevada Customers: We are providing you this notice pursuant to state law. You may be placed on our internal do-not-call list by calling us at 855.678.6248. For more information about this Nevada law, you may contact Sunbit by calling 855.678.6248 or the Office of the Nevada Attorney General by mail at 1 State of Nevada Way Suite 100, Las Vegas, NV 89119; telephone at 888-434-9989; or email at AgInfo@ag.nv.gov.
North Dakota Customers: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.
Texas Customers: For questions or complaints about this loan, contact Sunbit Now, LLC at 855.678.6248 or PO Box 24010, Los Angeles, CA 90024. The lender is licensed and examined under Texas law by the Office of the 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. Email: consumer.complaints@occc.texas.gov.
Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.sunbit.com or by calling 855.678.6248.