

FACTS	WHAT DOES BALANCE CREDIT 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 lenders to tell you how they 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores 	
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 Balance Credit chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Balance Credit 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	<ul style="list-style-type: none"> • Call 1-855-942-2526 • Visit us online: balancecredit.com or • Contact us via email: support@balancecredit.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice unless you have expressly directed us to immediately share your information. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 1-855-942-2526 or go to balancecredit.com	

Who we are	
Who is providing this notice?	Balance Credit

What we do	
How does Balance Credit 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. All information collected is stored in a technically and physically secure environment. We store and transmit sensitive information with SSL encryption software.
How does Balance Credit collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Provide employment information • Provide account information • Give us your contact 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 <ul style="list-style-type: none"> • 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies that utilize the name of Balance Credit, as well as the following entities: SunUp Financial, LLC, Balance Credit of Utah, LLC, Balance Credit of Wisconsin, LLC, Balance Credit, LLC, Chorus Credit, LLC, Braviant Holdings, LLC, Braviant, LLC, B Credit Solutions, LLC, and Braviant Consumer, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include lenders; consumer reporting agencies; debt buyers and marketing, collections, and other account and loan-related service providers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners can include lenders; debt buyers and marketing, collections, and other loan-related service providers.

Other Important Information

BALANCE CREDIT LEGAL ENTITIES: Our affiliates and legal entities include: SunUp Financial, LLC, Balance Credit of Utah, LLC, Balance Credit of Wisconsin, LLC, Balance Credit, LLC, Chorus Credit, LLC, Braviant Holdings, LLC, Braviant, LLC, B-Credit Solutions, LLC, and Braviant Consumer, LLC.

NOTICE TO CALIFORNIA RESIDENTS. Under state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except where permitted by state law, or if you give us permission. We will provide a notice describing California residents' rights to opt out, including rights to opt out of affiliate sharing. California Civil

Code § 1798.83 allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please write us at:

Balance Credit, Attention: Legal, P.O. Box 4356 DEPT # 1557, Houston, TX 77210-4356.

NOTICE TO NORTH DAKOTA RESIDENTS. Pursuant to state law, we will only share information with our affiliates, nonaffiliates and third parties as required or permitted by law, or if you give us permission.

NOTICE TO TEXAS RESIDENTS: SunUp Financial, LLC d/b/a balancecredit.com is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner (OCCC). If a complaint cannot be resolved by SunUp Financial, a consumer may 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.