

FACTS	WHAT DOES BALANCE CREDIT DO WITH YOUR PERSONAL INFORMATION?	
Why?	<p>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.</p>	
What?	<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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores 	
How?	<p>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.</p>	
Reasons we can share your personal information	Does Balance Credit share?	Can you limit this sharing?
<p>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</p>	<p>YES</p>	<p>NO</p>
<p>For our marketing purposes—to offer our products and services to you</p>	<p>YES</p>	<p>NO</p>

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 • 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>
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Questions?	Call 1-855-942-2526 or go to balancecredit.com
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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
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	sensitive information with SSL encryption software.
How does Balance Credit collect my personal information?	<p>We collect your personal information, for example, when you:</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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
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	<p>Financial and nonfinancial companies related by common ownership or control.</p> <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, Chorus Credit,</i>

	<i>LLC, Promovere, Inc., Braviant Holdings, LLC, Braviant, LLC, and Braviant Consumer, LLC.</i>
Nonaffiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> <i>Nonaffiliates we share with can include lenders; consumer reporting agencies; debt buyers and marketing, collections, and other account and loan-related service providers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <i>Our joint marketing partners can include lenders; debt buyers and marketing, collections, and other loan-related service providers.</i>
Other Important Information	
<p>BALANCE CREDIT LEGAL ENTITIES: Our affiliates and legal entities include: SunUp Financial, LLC, Balance Credit of Utah, LLC, Balance Credit of Wisconsin, LLC, Chorus Credit, LLC, Promovere, Inc., Braviant Holdings, LLC, Braviant, LLC, and Braviant Consumer, LLC.</p> <p>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</p> <p>NOTICE TO CONNECTICUT RESIDENTS. Connecticut law requires any person or entity that collects Social Security numbers from Connecticut residents in the course of business to create a privacy protection policy and to publish or display it publicly. It is our policy to protect the confidentiality of Social Security numbers in our possession from misuse and</p>	

improper disclosure by maintaining and enforcing policies and physical and electronic safeguards against misuse and improper disclosure. Unlawful disclosure of Social Security numbers is prohibited, and access to them is limited to personnel who need access to such information in order to perform their job functions.

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 VERMONT RESIDENTS. We will not disclose information about you with our affiliates or nonaffiliates, other than as required or permitted by law, without your express permission.