

# FACTS

## WHAT DOES SOUTHERN LOANS 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 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 Southern Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Loans 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	No	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	No	N/A
For nonaffiliates to market to you	No	N/A

**To limit our sharing**

- Call 252-442-0553
- Visit us online: Southern-loans.com - contact home office

Please note:

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this invoice.. 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: 252-442-0553

Who we are	
Who is providing this notice?	Southern Loans

What we do	
How does Southern Loans 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 Southern Loans collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Apply for a loan</li> <li>■ Pay your bill</li> </ul> We also collect your personal information from others, such as credit bureaus and 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 your nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
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"> <li>■ <i>Southern Loans, Inc. and New Southern Loans operate as Southern Loans and share information.</i></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>■ <i>Southern Loans does not share personal information with non-affiliates.</i></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>■ <i>Southern Loans does not have any joint marketing.</i></li> </ul>

Other important information
We follow state law as well as federal law and will use state law if you are provided additional privacy protections.