

Consumer Privacy Notice  
 Flexible Finance Servicing, Inc. ("Flex")  
 Last Updated: 04/14/2022

<b>Facts</b>	<b>What does Flex do with your personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Flex chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flex share?	Can you limit this sharing?
<b>For <u>our</u> everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or as otherwise permitted by law	Yes	No
<b>For <u>our</u> marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No

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<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Question?</b>	Call 888-205-9407 or go to <a href="https://help.getflex.com/hc/en-us">https://help.getflex.com/hc/en-us</a> .
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<b>Who we are</b>	
<b>Who is providing this Privacy Policy?</b>	This privacy notice is provided by Flexible Finance Inc. ("Flex") 33 Irving Place 3rd Floor, New York, NY 10003.

<b>What we do</b>	
<b>How does Flex protect my personal information?</b>	<p>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.</p> <p>We restrict our employees' access to your information so that it is only accessible when they need it to do their work, and we require companies that work for us to protect your information.</p>
<b>How does Flex collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>● provide us your contact information</li> <li>● open an account, provide account information, login to your Flex account, or use Flex services</li> <li>● link your bank account, credit, or debit card to your Flex account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

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<b>Why can't I limit all sharing?</b>	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 for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
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<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial service providers. Our affiliates include: <ul style="list-style-type: none"><li>• Flexible Finance Servicing, Inc.</li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial service providers.  Nonaffiliates that we share personal information include vendors that perform services or functions on our behalf, and include credit bureaus, banks, security vendors, and data management vendors.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Our joint marketing partners include financial and property companies.

<b>Other important information</b>	
<p><b>For Alaska, Illinois, Maryland, and North Dakota Customers:</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p> <p><b>California Residents:</b> We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law.</p>	

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**For Massachusetts, Mississippi, and New Jersey Customers:** We will not share personal information or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.

**Nevada Residents:** We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling: 888-205-9407 or writing to us at 33 Irving Place 3rd Floor, New York, NY 10003.

**Vermont Residents:** We will not share your information with non-affiliated third parties, except for our everyday business purposes, for marketing our products and services to you, with your consent (as required), or as otherwise permitted by law. We will not disclose creditworthiness information about you within or outside the Flex group except as permitted by law, unless we otherwise obtain your consent.