

FACTS**WHAT DOES SALARY FINANCE 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

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Salary Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Salary Finance 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	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Email help@salaryfinance.com

Who we are	
Who is providing this notice?	Salary Finance Inc and SF US Capital 1 LLC
What we do	
How does Salary Finance 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 Salary Finance 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 or open an account ■ give us your income information or provide employment 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Salary Finance does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Salary Finance does not share with nonaffiliates so they can market to you.</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>Salary Finance doesn't jointly market.</i>

Other Important Information

You may have other privacy protections under applicable state laws. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.

Vermont Residents: 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, to the extent prohibited by applicable state law or to the extent your prior consent to share is required by applicable state law.

Nevada Residents: We provide you this notice under Nevada state law. You may be placed on our internal Do-Not-Call List by calling us at 800-317-6850 or emailing us at help@salaryfinance.com. You may also write to us

at:

Salary Finance Inc
77 Sleeper Street
Boston, MA 02210

Nevada law also requires us to provide you the following to obtain additional information:

Office of the Attorney General
100 North Carson Street
Carson City, NV 89701
Telephone: 775-684-1100
Email: AgInfo@ag.state.nev.us

California Residents: We do not sell personal information under California law. We will not share information we collect about you with nonaffiliated third parties, except as required or permitted by law, for example to process your transactions, to maintain your account, to respond to court orders and legal investigations. If we begin sharing personal information with our affiliates, we will limit such sharing to personal information that may be shared under the California privacy laws that apply to us.