

# PRIVACY POLICY

June 2019

<b>FACTS</b>	<b>WHAT DOES ROUNDSTONE PROFESSIONAL SERVICES GROUP, LLC DO WITH YOUR PERSONAL INFORMATION?</b>
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<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>	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"> <li>▪ Social Security number and bank account information;</li> <li>▪ Account balances and income; and/or</li> <li>▪ Payment history and credit history</li> </ul>
<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 reason Roundstone Professional Services Group, LLC chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Roundstone Professional Services Group, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our 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
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness.	Yes	Yes
<b>For our affiliates to market to you.</b>	Yes	Yes
<b>For nonaffiliates to market to you.</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 1-855-936-8447 and discuss with a Roundstone Professional Services Group, LLC employee or</li> <li>▪ Visit us on the web at <a href="http://www.RoundstonePSG.com">www.RoundstonePSG.com</a>.</li> </ul> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information thirty (30) days from the date you sent this notice. When you are <i>no longer</i> 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>
<b>Questions?</b>	Call 1-855-936-8447 or go to <a href="http://www.RoundstonePSG.com">www.RoundstonePSG.com</a> .

Who we are	
Who is providing this notice?	Roundstone Professional Services Group, LLC is providing this privacy policy and it applies to all loans made and/or serviced by the company and all products and services offered in connection with such loans.

What we do	
How does Roundstone Professional Services Group, LLC 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 Roundstone Professional Services Group, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Apply for a loan;</li> <li>▪ Give us your income information;</li> <li>▪ Tell us where to send the money;</li> <li>▪ Provide account information;</li> <li>▪ And/or provide employment information.</li> </ul> <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"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>▪ Affiliates from using your information to market to you; and/or</li> <li>▪ Sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include other lenders and direct marketing companies.</i></li> </ul>
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"> <li>▪ <i>Our joint marketing partners can include institutions such as other lenders or marketers.</i></li> </ul>

Other important information	
<p><b>California residents</b> – California law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties while you are a resident of California.</p> <p><b>Vermont residents</b> – Vermont law requires financial institutions to obtain consent prior to sharing personal, financial information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or companies in our corporate family unless you call us and authorize us to do so.</p>	