

**FACTS****WHAT DOES DEER RIDGE LOANS, LLC DO WITH YOUR PERSONAL INFORMATION?**

<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 may 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 Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</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 reasons American Credit Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal Information	Does Deer Ridge Loans, 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 everyday marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	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 you</b>	Yes	Yes
<b>For our nonaffiliates' to market you</b>	No	Yes

<b>To Limit our Sharing</b>	<p>Call 844-339-5626</p> <p><b>Please Note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p> <p>All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.</p> <p>However, you can contact us at any time to limit our sharing</p>
<b>Questions?</b>	Call 844-339-5626

Who we are	
Who is providing this notice?	Deer Ridge Loans, LLC
What we do	
How does Deer Ridge Loans, 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 Deer Ridge Loans, 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 or Pay us by check</li> <li>• Show your driver's license or File an Insurance Claim</li> <li>• Give us your contact 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 you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</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
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include finance companies that use, or have used the legal and trade names located in the section below labeled "Deer Ridge Loans Legal Entities and Trade Names"</i></li> </ul>
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>Nonaffiliated companies that we share with can include banks; collection agencies; attorneys; and tax preparers.</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>Deer Ridge Loans, LLC does not jointly market</i></li> </ul>

Deer Ridge Loans Legal Entities and Trade Names	
Missouri	Deer Ridge Loans, LLC operates as Deer Ridge Loans