

# PRIVACY

## WHAT DOES NP, Inc. DO WITH YOUR PERSONAL INFORMATION?

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As a Financial company, we need to correctly choose how they share your personal information. Federal laws provide consumers the right to limit some of the sharing but not all. Federal law also requires us to inform you how we collect, share, and protect your personal information. Please read this notice in its entirety so you fully understand what we do.

The personal information we collect and share depend on the product or service you we are providing for you. This information can include but is not limited to:

- Social Security Number
- Employment Information
- Income
- Assets
- Credit History and Payment History

During the course of day-to-day business, financial companies need to share the customer's personal information. Below we list the reasons financial companies are allowed share their customer's personal information; the reasons NP, Inc. chooses to share; and whether you can limit this sharing

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES NP, INC.	CAN YOU LIMIT THIS
<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>	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	YES	YES
<b>For our affiliates' everyday business purposes –</b> Only information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For our nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

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## TO LIMIT THE INFORMATION WE SHARE

- Call **866-435-2562** – and ask for our Compliance Department
- Visit our website: [WWW.USMTGLENDING.COM](http://WWW.USMTGLENDING.COM)

### **Please Note:**

If you are a new customer, we can begin sharing your information thirty-one (31) days from the date we sent this notice. You may contact us at any time to limit our sharing.

Should you have any questions, please call us at **866-435-2562**

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## **NP, INC.**

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### **How do we protect your personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with all state and federal laws. These measures include computer safeguards and secured files and buildings. We permit our employees to have access to your information only when necessary to perform their job, and we require any third party involved with your transaction to protect your information.

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### **How do we collect my information your information?**

We collect your personal information, for example, when you:

- Apply for a loan, or
- Give us your employment history, or
- Give us your income information, or
- Give us your contact information, or
- Give us your wage statements

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

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### **Why can't I limit all sharing?**

Federal law gives you the right to only limit:

- 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

State laws and individual companies may give you additional right to limit sharing. **See below for more on your rights under state law.**

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### **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

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<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• NP, Inc. does not have affiliates</li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• NP, Inc. does not share with any nonaffiliates so they cannot market to you.</li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• NP, Inc. does not jointly market.</li></ul>

## ADDITIONAL IMPORTANT INFORMATION

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### STATE LAW: CALIFORNIA, NORTH DAKOTA, AND VERMONT

Accounts with a California, North Dakota or Vermont mailing address are automatically treated as if they have limited the sharing of information as described above, unless you specifically opt-in to information sharing.