

Privacy Protection Policy

At Alliance Credit LLC, we believe that our partner financial institutions and serviced loan customers have a right to expect that the nonpublic personal information that is transferred and entrusted with us in the course of doing business will be kept private. We are committed to protecting the confidentiality and security of that information and have implemented a “Privacy Policy” which is to explain our policy regarding the protection of customer’s information before and after its delivery to our partner financial institution.

Standard Procedure

During the loan investigation process and thereafter, we will follow our privacy policy. Upon obtaining an account decision from a financial institution regarding a proposed loan applicant, we will provide the individual(s) a copy of the financial institutions initial privacy policy. From that point forward, it is the responsibility of the financial institution to communicate with the individual(s) regarding their privacy policy and notification requirements.

Categories of Nonpublic Personal Information That We Collect

“Nonpublic personal information” is nonpublic information about potential customers that we obtain in connection with providing a financial product or service to. For example, nonpublic personal information includes information regarding an individual’s loan balance, payment history and account balance.

We may collect “nonpublic personal information” that may be collected from the following sources:

- ◆ Information we receive from individuals on an application for a loan or other account forms;
- ◆ Information about an individual’s transactions through us or others; and
- ◆ Information we receive from third parties such as credit reporting agencies.

Categories of Nonpublic Personal Information That We Disclose

We are permitted under the law to disclose nonpublic personal information about an individual to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about an individual to third parties to assist us in servicing an individual loan account that is held by one of our partner financial institutions, to government entities in response to subpoenas, and to credit bureaus. We



do not disclose any nonpublic personal information about an individual to anyone, except as permitted by law.

Our Security Procedures

We also take steps to safeguarding customer information. We restrict access to personal and account information to those employees who need to know that information in order to provide quality service. We maintain physical and electronic safeguards that comply with federal standards to safeguard an individual's nonpublic personal information.

Closed Accounts

If an account becomes closed, we will continue to adhere to the privacy policies and practices described above.

Privacy Adjustments

From time to time, we may amend or change the terms of our privacy policy. In that event, we will provide our partner financial institutions with a copy of the revised privacy policy.

“We have never in the past, nor do we plan to sell any nonpublic information to third parties.”