

**FACTS****What Does Your Processing Team 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 required 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 Income</li> <li>• account balances and credit scores</li> <li>• assets and employment information</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 Your Processing Team chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Your Processing Team share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds 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	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 714-745-5770 or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 714-745-5770</li> </ul>	

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choice(s) only to me	Mark any/all you want to limit <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not share my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.	
	<b>Name</b>	<b>Mail to:</b> Your Processing Team PO Box 5909 La Quinta, CA 92203-5909
	<b>Address</b>	
	<b>City, State Zip</b>	
<b>Loan #</b>		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Your Processing Team PO Box 5909 La Quinta, CA NMLS# 0000000
<b>What we do</b>	
<b>How does Your Processing Team protect my personal information?</b>	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.  We restrict access to your information to those who have a legitimate business purpose.
<b>How does Your Processing Team collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• provide employment information or give us your contact information</li> <li>• give us your wage statements</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State Laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.  <i>Your Processing Team has no affiliates.</i>
<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>• <i>Your Processing Team does not share with nonaffiliates so they can market to you.</i></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>• <i>Your Processing Team does not jointly market.</i></li> </ul>