

FACTS

WHAT DOES INTEGRA CREDIT DO WITH YOUR PERSONAL INFORMATION?

Why? 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.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and checking account information
- Income and payment history
- Credit history and credit scores

When you are no longer a customer, we continue to share your information as described in this notice.

How? All financial companies need to share 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 Integra Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Integra Credit share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call 855-345-5550 - our menu will prompt you through your choice(s)
- Mail the form below

Please note:

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.

Questions? Call 855-345-5550 or go to www.integracredit.com

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

Integra Credit
120 S. LaSalle St.
Suite 1600
Chicago, IL 60603

Who are we

Who is providing this notice?

Our affiliates include financial companies such as Deinde Financial, LLC; Deinde Group, LLC; Deinde Online Services, LLC; Integra Credit Fund Alpha, LLC, Integra Credit One, LLC; Integra Credit Two, LLC; Integra Credit Three, LLC; Integra Credit Four, LLC; Integra Credit Five, LLC; Integra Credit Six, LLC and any other Integra Credit provider.

What we do

How does Integra Credit 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 Integra Credit collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or give us your income information
- Open an account or provide employment information
- Provide account information

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

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include financial companies such as Deinde Online Services, LLC, Deinde Financial, LLC, and Integra Credit One, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Nonaffiliates we share with can include financial institutions and servicing companies.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Integra Credit does not jointly market.*