

FACTS**WHAT DOES QUILL BANK
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 Credit History
- Income and Employment Information
- Payment history and Wire Transfer Instructions

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

How?

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 Quill Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Quill Bank 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 1-855-345-5550 – 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 toll-free 1-855-345-5550 or go to <http://www.integracredit.com>

Mail-in Form

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.	
Name	Mail to:
Address	Quill Bank c/o Integra Credit 120 S. LaSalle St.
City, State, Zip	Suite 1600
Account #	Chicago, IL 60603

Who We Are

Who is providing this notice?	This privacy notice is provided by Quill Bank and describes only the sharing practices applicable to your Integra Credit Installment Loan with Quill Bank. The servicer will provide you with a separate privacy notice regarding its sharing practices applicable to your Integra Credit Installment Loan, which may be different from the sharing practices of Quill Bank reflected in this privacy notice.
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What We Do

How does Quill Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Quill Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a loan; give us your contact information ▪ Give us your income information; show your government-issued ID ▪ Provide employment information We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ 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 rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Quill Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Quill Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include other financial service companies, insurance companies and direct marketing companies or providers of products or services that may be of interest to our customers.</i>