

**FACTS****WHAT DOES OPploans 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 requires 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ <b>Social Security number and income</b></li> <li>▪ <b>Account balances and payment history</b></li> <li>▪ <b>Credit history and checking account information</b></li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>OppLoans</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OppLoans share?	Can you limit this sharing?
<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	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<p>Call (800) 990-9130</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (800) 990-9130 or go to <a href="http://www.opploans.com">www.opploans.com</a>
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Who we are	
Who is providing this notice?	Opportunity Financial, LLC, Opportunity Manager, LLC, Opportunity Funding SPE, LLC (“OppLoans”)

What we do	
<b>How does OppLoans 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.
<b>How does OppLoans collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Apply for a loan or give us your contact information</li> <li>▪ Show your driver’s license or provide employment information</li> <li>▪ Give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can’t I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with an OppLoans name, and financial companies, such as Opportunity Financial, LLC, Opportunity Manager, LLC and Opportunity Funding SPE, LLC.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Non-affiliates we share with may include financial service providers, non-financial companies, and other businesses.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Joint marketing partners may include financial service providers and other businesses.</li> </ul>

Other important information
<p><b>NOTICE TO CALIFORNIA RESIDENTS.</b></p> <p>Under California law, we will not share information we collect about you with companies outside of Opportunity Financial, LLC, unless the law allows. For example, we may share information with your consent or to service your account. We will limit sharing to the extent required by California law.</p> <p><b>NOTICE TO NEVADA RESIDENTS</b></p> <p>We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call List by calling (855) 408-5000 or by writing to us at 130 E. Randolph St., Ste. 3400, Chicago IL 60601. For more information, contact us at the address above or email <a href="mailto:help@opploans.com">help@opploans.com</a>. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; telephone number: (702) 486-3132; email <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>.</p>