

## CCPA Privacy Notice / Notice At Collection

Service Finance Company (“SFC”) views maintaining the privacy and security of your personal information as an important priority. In doing so, we want to provide transparency regarding how and why your data is collected, how it is used, with whom it may be shared, and how long it is kept. This notice, as well as [SFC’s Consumer Privacy Notice](#) and [Statement of Online Privacy Practices](#) informs consumers how we will interact with your personal information.

The purpose of this Notice at Collection and CCPA Privacy Notice (“Notice”) is to provide you with timely notice, at or before the point of collection, of the details about our practices concerning the privacy of your personal information. This Notice is directed to consumers who reside in the state of California (“consumers” or “you”) and relates to personal information covered by the California Consumer Privacy Act (CCPA). Truist’s [CCPA Employment Notice at Collection](#) describes personal information collected by Truist for its employees, applicants and contractors. Specifically, this Notice provides comprehensive information about our online and offline practices, along with details concerning how you may exercise your California privacy rights and make requests to access, correct or delete the information that SFC holds about you. We will not collect additional categories of personal information without providing you a new Notice at Collection disclosing these categories.

Please note that SFC adheres to an exemption within the CCPA for data collected pursuant to the Gramm-Leach-Bliley Act (GLBA). This Notice and the rights described do not apply to information we collect when you apply for or obtain our financial products and services for personal, family, or household purposes, which is subject to our [Consumer Privacy Notice](#), but does not apply to individuals associated with commercial or business-to-business (B2B) clients.

The following charts provide specifics about SFC’s practices related to the collection, use and selling or sharing of personal information:

### General Personal Information

Categories of Personal Information Collected & Disclosed	Purpose for Collection	Purpose for Disclosure
<b>A. Identifiers:</b> For example, real name or alias, address, online identifier, IP address, email address, account name, SSN, driver’s license number, passport number, or other similar identifiers.	<ul style="list-style-type: none"><li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li><li>• Support fraud prevention and security operations</li><li>• Legal, risk, or compliance purposes, including audits and investigations</li><li>• Market and personalize our products, services, and communications</li><li>• Perform services on behalf of another business or entity</li><li>• Provide customer service/quality assurance and manage complaint inquiries</li><li>• Improve and develop our products and services</li><li>• Support and optimize internal operations</li><li>• Support and optimize marketing, research, and analytics</li></ul>	<ul style="list-style-type: none"><li>• Share for all purposes from “purpose for collection”</li></ul>

<p><b>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e):</b> For example, name, signature, SSN, physical characteristics or description, address, phone number, passport number, driver's license or state ID card number, policy or account numbers, education, employment, employment history, credit or debit card numbers, or any other financial, medical or health insurance information.</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Provide customer service/quality assurance and manage complaint inquiries</li> <li>• Improve and develop our products and services</li> <li>• Support fraud prevention and security operations</li> <li>• Legal, risk, or compliance purposes, including audits and investigations</li> <li>• Market and personalize our products, services, and communications</li> <li>• Perform services on behalf of another business or entity</li> <li>• Support and optimize internal operations</li> <li>• Support and optimize marketing, research, and analytics</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<p><b>C. Characteristics of CA or Federal Protected Classifications:</b> For example, race, religion, citizenship, or national origin, age (40 and over), gender, sexual orientation, medical condition, ancestry, pregnancy (includes childbirth, breastfeeding and/or related medical conditions), familial status, disability, veteran status, or genetic information.</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Legal, risk, or compliance purposes, including audits and investigations</li> <li>• Market and personalize our products, services, and communications</li> <li>• Perform services on behalf of another business or entity</li> <li>• Provide customer service/quality assurance and manage complaints inquiries</li> <li>• Improve and develop our products and services</li> <li>• Support and optimize marketing, research, analytics</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<p><b>D. Commercial Information:</b> For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Legal, risk, or compliance purposes, including audits and investigations</li> <li>• Market and personalize our products, services, and communications</li> <li>• Perform services on behalf of another business or entity</li> <li>• Provide customer service/quality assurance and manage complaints inquiries</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>

	<ul style="list-style-type: none"> <li>• Improve and develop our products and services</li> <li>• Support and optimize internal operations</li> <li>• Support and optimize marketing, research, and analytics</li> </ul>	
<p><b>E. Biometric Information:</b> For example, physiological, biological or behavioral characteristics, including DNA, that can be used to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information.</p>	<ul style="list-style-type: none"> <li>• For secure sign-on methods on your device</li> </ul>	<ul style="list-style-type: none"> <li>• SFC does not store or disclose this information</li> </ul>
<p><b>G. Geolocation Data:</b> For example, information that can be used to determine a device's physical location</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Support and optimize internal operations</li> <li>• Support and optimize marketing, research, and analytics</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<p><b>H. Sensory Data or Recordings:</b> For example, audio, electronic, visual, thermal, olfactory, or similar information that can be linked or associated with a particular consumer or household</p>	<ul style="list-style-type: none"> <li>• To meet regulatory or compliance requirements</li> <li>• Manage and optimize internal business operations</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<p><b>I. Professional or Employment-Related Information:</b> For example, compensation, current, and past job history.</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, managing relationships and maintaining accounts</li> <li>• Perform services on behalf</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>

	<p>of another entity or business</p> <ul style="list-style-type: none"> <li>• Legal, risk, or compliance purposes, including audits and investigations</li> </ul>	
<p><b>J. Education Information</b>  <i>(defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99))</i>: Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual's identity in relation to an educational institution either directly or indirectly through linkages with other information.</p>	<ul style="list-style-type: none"> <li>• Manage hiring and ongoing employment needs</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<p><b>K. Profile Data</b>: For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Market and personalize our products, services, and communications</li> <li>• Support and optimize internal operations</li> <li>• Support and optimize marketing, research, and analytics</li> <li>• Provide customer service/quality assurance and manage complaints inquiries</li> <li>• Improve and develop our products and services</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>

We may also disclose personal information for other purposes at your direction or with your consent.

### **Sensitive Personal Information**

<b>Categories of Sensitive Personal Information</b>	<b>Purpose for Collection</b>	<b>Purpose for Disclosure</b>
<b>SSN, Driver's License, State ID Card, Passport Number</b>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Legal, risk, or compliance purposes, including audits and investigations</li> <li>• Perform services on behalf of another business or entity</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<b>Account Login, financial account, debit or credit card number when provided with any security or access code, password or credentials allowing access to an account</b>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support fraud prevention and security operations</li> <li>• Support and optimize internal operations</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<b>Precise geolocation</b>	<ul style="list-style-type: none"> <li>• Deliver, manage and support products and services, manage relationships and maintain accounts</li> <li>• Support and optimize internal operations</li> <li>• Support and optimize marketing, research, and analytics</li> <li>• Support fraud prevention and security operations</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<b>Racial or ethnic origin, religious or philosophical beliefs, or union membership</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Contents of a consumer's mail, email and text messages (unless SFC is the intended recipient)</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Genetic Data</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Neural Data</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Biometric information for the purpose of unique identification</b>	<ul style="list-style-type: none"> <li>• For secure sign-on methods on your device</li> </ul>	<ul style="list-style-type: none"> <li>• Share for all purposes from "purpose for collection"</li> </ul>
<b>Health information</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Information concerning sex life or sexual orientation</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<b>Information of consumers that are less than 16 years</b>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

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**What we Sell to Third Parties or Share with Third Parties for Cross-Context Behavioral Advertising and What we Disclose for Business Purposes**

SFC does not “sell” or “share” information for cross-contextual behavioral advertising under California law. We have shared personal information for business purposes with third parties in the preceding 12 months as disclosed in the table below.

**General Personal Information**

<b>Categories sold to or shared with third parties over the last 12 months</b>	<b>Categories of third parties to whom this category of personal information has been sold or shared</b>	<b>Categories of recipients for business purposes</b>
A. Identifiers	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Businesses with which we partner to offer products and services for our clients or prospective clients, such as joint marketing partners or bill pay partners</li> <li>• Service providers that provide various services to us, such as those we used to help detect and prevent fraud, improve our online services and to better market and advertise our services to you</li> <li>• Other parties when you authorize or direct us to share your information</li> <li>• Credit reporting agencies to report on or learn about your financial circumstances as permitted by law</li> <li>• Government entities and other third parties as needed for legal or similar purposes</li> <li>• To exercise or defend legal claims</li> </ul>
B. Personal Information Categories from Cal. Civ. Code § 1798.80(e)	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Businesses with which we partner to offer products and services for our clients or prospective clients, such as joint marketing partners or bill pay partners.</li> <li>• Service providers that provide various services to us, such as those we used to help detect and prevent fraud, improve our online services and to better market and advertise our services to you</li> <li>• Other parties when you authorize or direct us to share your information</li> </ul>

		<ul style="list-style-type: none"> <li>• Credit reporting agencies to report on or learn about your financial circumstances as permitted by law</li> <li>• Government entities and other third parties as needed for legal or similar purposes</li> <li>• To exercise or defend legal claims</li> </ul>
C. Characteristics of CA or Federal Protected Classifications	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Other parties when you authorize or direct us to share your information</li> </ul>
D. Commercial Information	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Service Providers that provide various services to us</li> <li>• Other parties when you authorize or direct us to share your information</li> <li>• Credit reporting agencies to report on or learn about your financial circumstances</li> <li>• Government entities and other third parties as needed for legal or similar purposes</li> </ul>
E. Biometric Information	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
F. Internet or Other Similar Network Activity	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Service Providers that provide various services to us</li> </ul>
G. Geolocation Data	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Service Providers that provide various services to us</li> </ul>
H. Sensory Data or Recordings	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> <li>• Service Providers that provide various services to us</li> </ul>
I. Professional or Employment-Related Information	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> </ul>
J. Education Information	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Affiliates and other entities in the SFC family</li> </ul>
K. Profile Data	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• Service Providers that provide various services to us</li> </ul>

**Sensitive Personal Information**

Categories sold to or shared with third parties over the last 12 months	Categories of third parties to whom this category of personal information has been sold or shared	Categories of recipients for business purposes
Social Security Number, Driver's License, State Identification Card, or Passport Number	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>Affiliates and other entities in the SFC family</li> <li>Businesses with which we partner to offer products and services for our clients or prospective clients, such as joint marketing partners or bill pay partners</li> <li>Service Providers that provide various services to us, such as those we used to help detect and prevent fraud, improve our online services and to better market and advertise our services to you</li> <li>Other parties when you authorize or direct us to share your information</li> <li>Credit reporting agencies to report on or learn about your financial circumstances as permitted by law</li> <li>Government entities and other third parties as needed for legal or similar purposes</li> <li>To exercise or defend legal claims</li> </ul>
Account log-in, financial account, debit card, or credit card number when provided with any required security or access code, password, or credentials allowing access to an account	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>Affiliates and other entities in the SFC family</li> </ul>
Precise geolocation	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>Affiliates and other entities in the SFC family</li> </ul>
Racial or ethnic origin, religious or philosophical beliefs, or union membership	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Contents of a consumer's mail, email, and text messages (unless we are the intended recipient of the communication)	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Genetic Data	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Neural Data	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Biometric information for the purpose of unique identification	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Health information	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>
Information concerning sex life or sexual orientation	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>

Information of consumers that are less than 16 years of age	• N/A	• N/A
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### **Notice of Right to Opt Out of Sale / Sharing**

SFC has not sold personal information to third parties in the preceding 12 months, including personal information of minors under the age of 16. Therefore, there is not an opt-out for the sale of data provided on our website, since there is no activity from which to opt out.

### **Notice of Right to Limit Use of Sensitive Personal Information**

SFC only collects/processes sensitive personal information without the purpose of inferring characteristics about a consumer, therefore there is not an opt-out for the use of sensitive personal information.

### **Retention of Personal Information**

SFC has established product and business-level criteria for retention and disposal according to business requirements, laws, regulations, and applicable industry standards.

### **Sources of Personal Information**

SFC collects information from various sources, including:

- Directly from you or your guardians/representatives
- Service providers that support our business operations (e.g., data analytics providers)
- Websites and mobile applications
- Our affiliates
- Outside merchants or business partners such as dealer associations or manufacturers
- Public records or publicly available data
- Data brokers
- Government entities

### **Consumer Rights Under the CCPA**

#### **Right to Know / See Data Request**

You have the right to request that SFC disclose categories or specific pieces of information we have collected about you over the last 12 months, the categories of sources from which that information was collected, the business or commercial purpose(s) for which the information was collected, sold, or shared with third parties for cross context behavioral advertising, and the categories of third parties with whom we share personal information.

#### **Right to Correct**

You have the right to request correction of inaccurate information maintained by SFC. Some corrections may require specific documentation to be provided as required by law. If you provide us documentation, it will only be used or maintained for the purpose of correcting the information and complying with our recordkeeping requirements under the CCPA. SFC also provides links and the privacy request line as described below.

#### **Right to Delete**

You have the right to request deletion of personal information that SFC has collected, subject to certain exceptions. For example, we may deny your request if retaining the information is necessary for us to complete a transaction you requested or comply with our legal obligations.

To submit a request, refer to the “Submitting a Verified Consumer Request” section below.

### **Submitting a Verified Consumer Request**

Consumers are welcome to submit right to know, correction, or deletion requests by visiting the Truist Privacy Center:

- To submit a request for yourself or on behalf of another individual, click [here](#)

Individuals are also welcome to submit requests by calling 888-294-2265.

All requests must be verified prior to receiving a response, using SFC authentication protocols. Requesters will be asked to supply certain basic Personal Information to enable us to verify the request against our records, such as name, Social Security number, and address. Information submitted for verification purposes will only be used to verify the requestor’s identity and/or authority to make a request on another’s behalf.

Requests made on another person’s behalf can only be accepted upon receipt of documentation that the requestor is an authorized agent, parent, or legal guardian of the consumer whose information is being requested. This will require the submission of a valid Power of Attorney, Birth Certificate, Guardianship Order, or other court order granting authority to receive information, as appropriate.

Upon submission of a request, consumers will receive an initial confirmation of receipt within 10 days. We will respond to your request within 45 days (unless an extension of up to 45 additional days is requested, upon which the consumer will receive notice and an explanation for the extension).

Service Finance Company, is a subsidiary of Truist Bank and your requests made through the Truist Privacy Center will extend to other personal information Truist maintains about you. For example, if you ask to correct your phone number, we will modify the phone number across all Truist records where a correction can be made. Privacy preferences, such as email opt-outs or information sharing and use preferences, are managed separately. Information about Service Finance's privacy practices and how to manage your Service Finance privacy preferences can be found in the notices available on [svcfin.com](https://svcfin.com).

Please note Truist is also a service provider to business clients and may not fulfill requests pertaining to personal information we process on their behalf. For example, we offer payroll services to small businesses or payment processing services to retail merchants. If you are an employee, customer, representative, or otherwise associated with one of these clients, we encourage you to reach out to the business directly to exercise your rights specific to this information.

### **Non-Discrimination**

The submission of any CCPA request will have no impact on the service and/or pricing you receive from SFC. It will not result in any denial of goods or services, or different prices, rates or quality of goods or services, nor will it result in retaliation against an employee, applicant, or independent contractor.

### **Consumers Under 16 Years of Age**

SFC products and services are not intended for consumers under the age of 16, and we do not knowingly collect information from children under the age of 16 without consent. SFC does not knowingly sell the personal information of minors under the age of 16 or share such information for cross-contextual advertising.

### **Privacy Center for Requests and Updating Preferences**

Through the Truist [Privacy Center](#), you can submit requests to see, delete and edit information we’ve collected and update your sharing and marketing preferences.

**Updates**

This Notice may be revised from time to time, so please review this page periodically. Any changes will become effective when we post the revised notice on the site (please note the effective date listed at the bottom of this page).

Our annual report showing request metrics for the previous calendar year can be found [\[here\]](#).

**Contact Us**

If you have any questions or comments on this notice or our privacy practices generally, please contact us at 866-703-3140. You can also visit [SFC's Privacy Notice page](#) for additional information.

*Last Updated March 2026*