

FACTS**WHAT DOES SERVICE FINANCE COMPANY, LLC (“SFC”) 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 Income
- account balances and payment history
- credit history and credit scores

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 **SFC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SFC 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	No	We don’t share
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	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?

Call SFC at (866) 703-3140

Who we are	
Who is providing this notice?	SERVICE FINANCE COMPANY, LLC (“SFC”)
What we do	
How does SFC protect my personal information?	<p>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.</p> <p>Your personal information is accessible by appropriate personnel who have a business need for your personal information. We provide training and communications programs to educate our personnel about the meaning and requirements of this notice.</p>
How does SFC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a lease or loan ▪ give us your contact information ▪ pay us by check or use your credit card or debit card to pay us <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. Please 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. SFC is a subsidiary of Truist.</p> <ul style="list-style-type: none"> • Our affiliates include financial companies with Truist, BB&T and SunTrust in their name such as Truist Investment Services, Inc., and financial companies such as Sterling Capital Management, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ SFC does not share with nonaffiliates so they can market to you.
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"> ▪ SFC doesn’t jointly market.

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information.

Do Not Call Policy: This notice is SFC's Do Not Call Policy under the Telephone Consumer Protection Act. SFC abides by all federal and state regulations on telephone usage, including the maintenance of an internal Do Not Call List. Consumers who ask to be included on SFC's internal Do Not Call List will be removed from future campaigns. This opt out will remain in effect unless the consumer opts back in. If you prefer not to receive marketing calls from SFC, you may be placed on our internal Do Not Call List (please find our contact information in the "To limit our sharing" section on Pg. 1).

Vermont and California Residents

We do not share any of the personal information that we collect about you with non-affiliates without your express written consent, except as permitted by law. We share personal information among affiliates as permitted. We will limit sharing personal information among affiliates to the extent required by law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), please visit <https://www.svcfin.com/pages/privacy.notice.collection>.

New Jersey Residents

The following additional provisions apply to you: (1) except for the provisions in this Statement that are applicable to residents of California, Nevada, Texas and Vermont, this Statement fully applies to you; and (2) qualifying language in this Statement such as "except as otherwise permitted by law or regulation" or "as required by law" refer to New Jersey and Federal law, and are not intended to address the enforceability or applicability of this Statement in other jurisdictions.

Nevada Residents

Nevada law requires us to disclose that you may request to be placed on our internal "do not call" list at any time by calling 1-866-379-0019, and that we are providing this notice to you pursuant to state law, and that you may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 702-486-3132; email BCPINFO@ag.state.nv.us.

Texas Residents

For questions or complaints about your retail installment contract, contact Service Finance Company, LLC at (866) 703-3140 or mail to Service Finance Company, LLC, Attn: J. Johnston, Texas Privacy, 555 South Federal Highway, Suite 200, Boca Raton, FL 33334. The Office of Consumer Credit Commissioner ("OCCC") is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting Service Finance Company, LLC, you can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705, (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.