

FACTS

WHAT DOES LEVEL FINANCING, INC. ("LEVEL") 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: <ul style="list-style-type: none"> n Social Security number and income n account balances and payment history n credit history and credit scores
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 LEVEL chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LEVEL 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	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> n Call 888-304-7799 n Email us: info@levelfinancing.com, or n Mail the form below <p>Please note: If you are a <i>new</i> customer, we can 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. However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

Questions?	Call 888-619-1770
-------------------	-------------------

#

Mail-in Form

	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> q Do not share information about my creditworthiness with your affiliates for their everyday business purposes. q Do not allow your affiliates to use my personal information to market to me. q Do not share my personal information with nonaffiliates to market their products and services to me.
Name	
Address	
City, State, Zip	
Account #	
	<p>Mail to: Level Financing, Inc. 970 Reserve Dr #201, Roseville, CA 95678</p>

Who we are

Who is providing this notice?	Level Financing, Inc.
--------------------------------------	-----------------------

What we do

How does Level Financing, Inc. 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 Level Financing, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> n Sign up for our products or services n Provide us your contact information n Contact us via telephone
--	---

Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates to market to you <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>
---------------------------------------	--

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
---	--

Definitions

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

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> n Nonaffiliates include direct marketing companies and service providers
----------------------	--

Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> n Our joint marketing partners include a debt consolidation lender, lead generators, and marketing and sales organizations.
------------------------	--

Other important information

YOUR CALIFORNIA PRIVACY RIGHTS: If you are a California resident, California law may provide you with additional rights concerning Level Financing, Inc.'s collection, use, and disclosure of your personal information. Under the California Consumer Privacy Act (CCPA), companies that handle California consumer data and meet certain criteria must comply with obligations related to that data, including informing California consumers about the categories of data collected and the purpose for its collection, permitting them to opt out of the sale of such data, providing notice that the data is being collected, and responding to requests to delete such data. To the "Shine the Light" law, personal information Level Financing, Inc. receives from California residents in obtaining products or services for personal, family, or household use are entitled to request and obtain from us, once per calendar year, information concerning what, if any, of their personal information Level Financing, Inc. has shared with third parties for their own direct marketing. If applicable, this would include the categories of information and the names and addresses of the businesses with which we shared information for the immediately preceding calendar year. To make a "Shine the Light" request, please email your name and complete address to info@levelfinancing.com with "CA Shine the Light Privacy Request" in the subject line or write to us at: Level Financing, Inc., 970 Reserve Dr #201, Roseville, CA 95678.

Please note not all forms of information sharing are covered by California's "Shine the Light" requirements and only sharing that is covered will be included in our response. **VERMONT RESIDENTS:** In accordance with Vermont regulations, we automatically treat all individuals with Vermont mailing addresses as if you have requested that we not share your information with non-affiliated third parties and that we limit the information, if any, that we share with Level Financing, Inc. affiliates. Further, we will not share information about a Vermont consumer's creditworthiness with any company, even affiliates, without obtaining consent. While we do not presently engage in joint marketing as defined above, if we do so in the future we will only disclose your name, address, contact information, and information about your transactions and experiences with Level Financing, Inc.

NEVADA RESIDENTS: We are providing you this notice under state law. You may be placed on our internal Do Not Call List by calling us at 888-304-7799. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, Phone number: 702.486.3132, email: aginfo@ag.nv.gov.