

FACTS**WHAT DOES CREDIT FAIR E, LLC 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?	<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"> - Social Security number and income - Account balances and payment history - Credit scores and employment information - Name, email address, mailing address, and phone number <p>We also automatically collect other information about you when you visit the Site, including browser name, the type of computer, the IP address, the domains from which you are referred to the Site, and technical information about your means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies, including Credit Fair-E, share customers' personal and other information with vendors and service providers to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Fair E, LLC chooses to share; and whether you can limit this sharing.

Does Credit Fair-E share your personal information with third parties?

Reasons we can share your personal information	Does Credit Fair E share?	Can you limit this sharing?
For our everyday business purposes— such as to provide our services, process your transactions, maintain your account(s), research and improve our services, 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	NO	WE DON'T SHARE
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	NO	WE DON'T SHARE

Questions?Call (812) 329-5045 or go to <http://www.creditfaire.com/>

Who we are	
Who is providing this notice?	Credit Fair E, LLC
What we do	
How does Credit Fair E 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 Credit Fair E collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or apply for a loan - Give us your income information or provide employment information - Provide account information <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 worthiness - 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.</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"> - <i>Credit Fair E does not share with our affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Credit Fair E does not share with nonaffiliates so they can market to you</i>
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"> - <i>Credit Fair E does not jointly market</i>

Policy Changes

We have the discretion to update this Privacy Policy at any time. We encourage you to frequently check this page for any changes. You acknowledge and agree that it is your responsibility to review this Privacy Policy periodically and become aware of modifications. Your continued use of the Site following the posting of changes to this Privacy Policy will be deemed your acceptance of those changes.

Web Browser Cookies

Our site may use "cookies" to enhance our users' experiences. Your web browser places cookies on your hard drive for record-keeping purposes and to identify you should you visit the Site again. You may choose to set your web browser to refuse cookies, or to alert you when cookies are being sent. If you reject cookies, you may still use the Site but please note that some parts of the Site may be limited or not function properly.

Children's Privacy

The Site is not designated to solicit or collect data from individuals under the age of 13. In accordance with the Children's Online Privacy Protection Act (COPPA), we do not knowingly collect or store and personal information, even in aggregate, about children under the age of 13. If we discover we have received any information from a child under the age of 13 in violation of this policy, we will delete that information within a reasonable time. If you believe that we have any information from or about anyone under the age of 13, please contact us at the contact points specified below.

Your California Privacy Rights

Under California's "Shine The Light" law, California residents who provide personal information in obtaining products or services for personal, family, or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year (e.g., requests made in 2017 will receive information regarding 2016 sharing activities).

To obtain this information in connection with information collected through the Site, please send an email message to info@creditfaire.com with "Request for California Privacy Information" in the subject line and in the body of your message. We will provide the requested information at your email address in response.

California Do Not Track Disclosures

We do not collect personally identifiable information about users' online activities over time and across third-party web sites or online services. For this reason, at this time, the Site does not respond to "do not track" signals. Third parties may collect personally identifiable information through the Site as described in this Privacy Policy.