

The Equitable Finance Company PRIVACY POLICY

INFORMATION WE COLLECT

At The Equitable Finance Company (TEFC) we collect relevant information about you in order to establish and maintain your loan account, to provide you a full range of high quality services, offer you products or services or as the law allows/requires us to collect. This can include personal and financial information from you that is nonpublic. Depending on the accounts and services you request and use, we collect information about you from the following sources:

- **Your Applications.** We retain personal information (such as name, address, social security number, phone number, birth date, employment data, financial status and credit history, etc.) we receive from you on any loan application you provide.
- **Interviews.** From time to time, we may ask questions regarding your financial history and obtain other general information from you in order to determine whether we have additional products or services which might meet your needs
- **Your Transactions.** Any time you make a transaction on one of your loan account including loan advances or loan payments we retain the transaction information (such as your account number, the date, the amount and the location of the transaction).
- **Credit Reports.** When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you from these reports, and we may use it to evaluate future account service requests or product offerings.
- **Online.** We obtain information online under some conditions when you use our website at www.equitablefinco.com. This includes retaining information you provide us on online applications or information you send to us via e-mail.

INFORMATION WE SHARE

- In order to provide you high quality financial services and greater convenience, information is shared between with certain third-party service providers, as is permitted by law. We do so only when necessary to conduct our operations to service loans, process transactions or offer you new products or services. Some instances require the need to share information with third-party service providers and by doing so, this allows you to get access and receive services that make your life easier. Examples of third party service providers that we share information with can include: payment networks; collection agencies; credit reporting agencies, and insurance companies. These business partners provide services on our behalf and will agree in writing to keep the information we provide them confidential. We share the following categories of information to third party service providers depending on the specific services provided:
 - Personal information (such as name, address, social security number and account number etc.)
 - Loan Transaction information (such as dates, amounts, locations and type of transaction etc.)

We do not sell consumer information nor share your account numbers with independent third-party marketers wanting to offer you their products and services.

- **Sharing Information as Legally Required or Permitted.** We may share information about you and your accounts in response to a lawful request issued by a court, government agency or regulatory authority or as otherwise permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our experience information about loan applicants may be shared with other non-affiliated parties or credit bureaus solely for underwriting purposes. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to ensure fair and accurate credit reporting.

YOUR OPT OUT RIGHTS

a. Opt Out of Marketing Solicitations. We believe that the services and products we offer will be of value and interest to you. If you prefer, however, not to receive direct mail promotional offers and informational material other than those that contain required information, we are happy to honor that request. By choosing to opt out of TEFC's direct mailings, please know you will still receive all required legal disclosures or notices. Opting out means you will not receive separate direct mail pieces announcing offers for TEFC products or services or informational mailings such as those announcing events or other general information TEFC may occasionally send.

b. Opt Out Election. The following opt out election information explains the nature of your opt out and how you can exercise your opt out.

Opt Out Choices. When you exercise your opt out rights with TEFC, your opt out means we will no longer perform any direct marketing from TEFC unless you inform us otherwise.

How to Opt Out. You can exercise your opt out in any of the following ways:

- In person at a branch;
- calling us at 503-563-6107;

OUR CONFIDENTIALITY STANDARDS AND DATA SAFEGUARDS.

We maintain strict policies and security controls to ensure that your information in our computer systems and files is protected. Our employees are permitted access only to information they may need to perform their jobs and to provide service to you. All employees are trained to respect your privacy. Only authorized persons have access to our computer system and records storage. We have established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. In addition to all we currently do, we know protecting your privacy is an ongoing process. We will continue to review and improve our internal security controls to safeguard your information as we employ new technology in the future.

ONLINE PRIVACY PROTECTIONS

At our website, www.equitablefinco.com, you may apply for loans and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our emails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can find site information without revealing your personal identity. However, in order to help us identify you for future site visits, like many businesses, we use "cookies" to track your visit. The cookie will not request, require or collect personal identity information and you remain anonymous. Our website may contain links to other sites. Please note that the privacy policy at these other sites may be different from ours. You should review the privacy policy of any site linked to our site before disclosing any personal information.

PRIVACY POLICY INQUIRIES

It is our intention to clearly communicate our policies and practices so you understand what we do to protect your privacy. If you have any questions about this policy, we'd be happy to discuss them with you.

You can contact us at 503-808-7939, send an e-mail to info@equitablefinco.com, or write to us at:

The Equitable Finance Company, 7052 SW Nyberg St, Tualatin, OR 97062.

While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at www.equitablefinco.com. This policy reflects the privacy practices of The Equitable Finance Company, effective March 1, 2013.

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ONLINE PRIVACY PROTECTIONS

At our website, www.equitablefinco.com, you may apply for loans and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our emails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can find site information without revealing your personal identity. However, in order to help us identify you for future site visits, like many businesses, we use "cookies" to track your visit. The cookie will not request, require or collect personal identity information and you remain anonymous. Our website may contain links to other sites. Please note that the privacy policy at these other sites may be different from ours. You should review the privacy policy of any site linked to our site before disclosing any personal information.

PRIVACY POLICY INQUIRIES

It is our intention to clearly communicate our policies and practices so you understand what we do to protect your privacy. If you have any questions about this policy, we'd be happy to discuss them with you. You can contact us at 503-808-7939, send an e-mail to info@equitablefinco.com, or write to us at: The Equitable Finance Company, 7052 SW Nyberg St, Tualatin, OR 97062. While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at www.equitablefinco.com. This policy reflects the privacy practices of The Equitable Finance Company, effective March 1, 2013.