



FACTS: WHAT DOES 316 LENDING DO WITH YOUR PERSONAL INFORMATION?

WHY? Financial companies choose how they share your personal information. Federal law gives customers 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 type of personal information we collect and share depends 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

HOW? All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons 316 LENDING chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does 316 LENDING 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 purpose — 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 experience	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don’t share
For non affiliates to market to you	No	We don’t share

To limit our sharing, or for answers to questions please call us at: (408) 369-0316 or go to www.316lending.com

Please note: If you are a new customer, we will begin sharing your information 60 days from the date we sent this notice. When you are longer 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.



Who is 316 LENDING?	
What we do?	316 LENDING provides full service recreational financing and strive to provide our customers fast, easy and competitive loans for their purchase.
How does 316 LENDING 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information for those employees for whom access is appropriate.
How does 316 LENDING collect my personal in-formation?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • Apply for financing • Give us your income information • Give us your contact information • Give us your employment history • Show us your driver's license <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 non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</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 — unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • 316 LENDING does not share with non-affiliates 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"> • Our joint marketing partners include: 316 LENDING does not currently have any joint marketing partners but reserves the right to share with joint marketing partners in the future.

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