

FACTS		WHAT DOES CU ALTERNATIVE LENDING SOLUTIONS, LLC (CUALS), 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 lenders to tell you how they 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"><li>• Social Security number and income</li><li>• Account balances and payment history</li><li>• Credit history and credit scores</li></ul>		
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 CU Alternative Lending Solutions, LLC chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does CUALS, LLC 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		NO	N/A
For our affiliates’ everyday business purposes – information about your transactions and experiences		NO	N/A
For our affiliates’ everyday business purposes – information about your creditworthiness		NO	N/A
For nonaffiliates to market to you		NO	N/A
All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.”			
Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber.			
Questions?	Call (913)257-3900 or go to <a href="http://www.cuals-simplifast.com">www.cuals-simplifast.com</a>		

What we do	
How does CUALS, LLC 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>All information collected is stored in a technically and physically secure environment. We store and transmit information with SSL encryption software.</p>
How does CUALS, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Give us your income information</li> <li>• Provide employment information</li> <li>• Provide account information</li> <li>• Give us your contact information</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul>
Definitions	
<b>Affiliates</b>	<p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> <li>• <i>CUALS, LLC has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include service providers, direct mail, data processors and advertisers.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.</i></li> </ul>