WHAT DOES STATE RESTORATION SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?

Financial institution or any entety that acts like such 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit scores and history
- Payment history and transaction history

Financial institution or any entety that acts like such need to share customers' personal information to run their everyday business. In the section below, we list the reasons we can share our customers' personal information; the reasons State Restoration Services, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

• 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

- For our marketing purposes—to offer our products and services to you
- For joint marketing with other financial companies
- For our affiliates' everyday business purposes—information about your transactions and experiences

• For our affiliates' everyday business purposes—information about your creditworthiness (You can limit this sharing)

- For our affiliates to market to you (You can limit this sharing)
- For nonaffiliates to market to you (You can limit this sharing)

To limit our sharing

Print and mail in our PRIVACY POLICY OPT-OUT FORM

Please note: If you are a new customer, we can begin sharing your information on the day we sent this notice. When you are no 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. Questions? Call toll-free (630) 297-8234

Who is providing this notice?

State Restoration Services, Inc.

What we do

How does State Restoration Services, 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 State Restoration Services, Inc. collect my personal information? We collect your personal information, for example, when you

- apply for a loan or give us your income information
- give us your wage statements or provide account information
- provide employment information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

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.

• Nonaffiliates we share with can include PROVIDERS OF INSURANCE, HOME WARRANTY AND RELATED SERVICES AND DIRECT MARKETING COMPANIES.

Joint marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

CALIFORNIA RESIDENTS - We will not share your non-public information with nonaffiliates for their marketing purposes except with your express consent or otherwise authorized by California law. We will not disclose personal and financial information about you with companies we own or control (affiliates) or with companies we do business with to provide financial products and services (joint marketing partners) if you instruct us not to do so by following the instructions on the form called "<u>IMPORTANT PRIVACY CHOICES FOR</u> <u>CONSUMERS</u>".

VERMONT RESIDENTS - We will NOT share your non-public information with others except as permitted by law unless you specifically consent to the disclosure. In addition, we will not share your credit report and/or creditworthiness information with affiliates unless you have consented to (opted-in) to such sharing.

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