

FACTS	WHAT DOES FORTUNA CREDIT 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?	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"> • Social Security number and income • transaction history and credit history • employment information and checking account information
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 Fortuna Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fortuna Credit 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	Yes	Yes (CA Only)
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes (CA Only)
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	We Do Not Share	We Do Not Share

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> 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. CA Residents: (See enclosed supplement titled "Important Privacy Choices for Consumers" for further information.)</p>
Questions?	Call 1-888-937-3437 or visit us online: www.FortunaCredit.com/Privacy

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Mail-in Form	
Mark any/all you want to limit. CA Residents: See enclosed Supplement titled "Important Privacy Choices for Consumers" for further information on your rights under the California Financial Information Privacy Act and instructions to opt-out of sharing:	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name	Mail to: Advance Decisioning, LLC Attn: Opt-Out PO Box 3058 Spartanburg, SC 29304-3058
Address	
City, State, Zip	
Customer #	

Who we are**Who is providing this notice?**

This notice is being provided by Advance Decisioning, LLC., d/b/a Fortuna Credit

What we do**How does Fortuna Credit 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 Fortuna Credit collect my personal information?

We collect your personal information, for example, when you

- Initiate an application for a financial product or service, such as a loan
- give us your income information, or make payments
- provide employment information or provide account information
- give us your contact 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. *(See below for more information on your rights under CA state law.)*

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.

Our affiliates include Even Financial and our business partners to offer you certain products, services or promotions.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies

Nonaffiliates, we share with can include companies engaged in the selling of consumer products and services.

Joint marketing

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

Our joint marketing partners may include banks, lenders, credit card companies, and other financial companies.

Other Important Information

Special Notice for California Residents: See enclosed Supplement for CA residents entitled "Important Privacy Choices for Consumers" for information on your rights under the California Financial Privacy Act.

For further information, please visit www.fortunacredit.com/privacy

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether ADVANCED DECISIONING, LLC shares some of your personal information. Please read the following information carefully before you make your choices below. Advance America will maintain this document or a true and correct copy. You are entitled to receive a copy upon request. However, you may wish to make a copy of this document for your records.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own Or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

() **NO**, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services (Nonaffiliates): Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() **NO**, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Restrict Information Sharing With Other Companies To Market To You (Nonaffiliates): Unless you say "Yes," we will not share personal and financial information about you with outside companies who may wish to market their own products and services to you. If you "opt-in" to such sharing, your consent will remain in effect until revoked or modified by you in writing. You may revoke this consent at any time by contacting us as set forth below.

() **YES**, I authorize Advanced Decisioning, LLC to share personal and financial information with outside companies who may wish to market their own products and services to me.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____ Date: _____

To exercise your choices do the following:

- Fill out, sign and email form to us (you may want to make a copy for your records).