

PRIVACY

FACTS	WHAT DOES CONSUMER CREDIT OF MINNESOTA DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies chose 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, assets, liabilities and income information • Account balances and payment history • Credit history, credit scores and banking information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 Consumer Credit of Minnesota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Consumer Credit of Minnesota share?	Can you limit this sharing?
For our everyday business purpose – such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations	Yes	No
For our marketing purposes – to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

What we do	
How does Consumer Credit of Minnesota 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 Consumer Credit of Minnesota collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Give us your income information or provide account information• Give us your wage statements or provide employment information• Tell us where to send the money 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 <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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Consumer Credit of Minnesota has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none">• Nonaffiliates we share with can include your creditors, credit bureaus, and other charitable organization that performs certain Debt Management Plan services for us
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none">• Consumer Credit of Minnesota doesn't jointly market