

FACTS

WHAT DOES CREDITXPERT, INC. (“CREDITXPERT”) DO WITH YOUR 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:

- Social Security number and transaction history
- Your contact details and
- Credit history and credit reports and scores

How?

All financial companies need to share 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 **CreditXpert** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CreditXpert, 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

Questions?

- Visit us online at: <https://creditxpert.com/privacy-policy/>
- Email us at: legal@creditxpert.com

Who we are	
Who is providing this notice?	This privacy notice is being provided by CreditXpert, Inc.
What we do	
How does CreditXpert 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 CreditXpert collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ create an account ■ give us your contact information
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	We currently provide individual accounts only.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ CreditXpert does not have any affiliate companies.
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 may include loan brokers, lenders, or direct marketing companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ N/A

Other important information

For Nevada Customers:

If you are a consumer with a Nevada mailing address, and you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by contacting us at legal@creditxpert.com. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101. Phone number: 702.486.3132 Email Address: aginfo@ag.nv.gov

For Vermont Customers:

Under Vermont law, we will not share information we collect about Vermont residents with companies outside of CreditXpert, unless the law allows. For example, we may share your information with your consent to service your account. We will not disclose information about your creditworthiness to our affiliates (if any) except with your consent, and will not disclose your personal information, or credit report to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For California Customers:

Under California law, we will not share information we collect about you with companies outside of CreditXpert, unless the law allows, such as to service your accounts.