

FACTS

WHAT DOES BAYSIDE 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:

- Social Security number and income
- Payment history and account balances
- Assets and employment information

When you are *no longer* 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 customer's personal information; the reasons Bayside Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bayside 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	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 nonaffiliates to market to you	No	We don't share
For our affiliates to market to you	No	We don't share

Questions?

Call 877-254-9409 or go to www.bayside-credit.com

Who we are

Who is providing this notice?

Bayside Credit

What we do

How does Bayside 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 Bayside Credit collect my personal information?

We collect your personal information, for example, when you

- Apply for credit or start an account
- Provide employment or income information
- Pay us by check or use a debit card

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 on your rights under state law.]

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.

Joint Marketing

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

Other important information

California Residents: California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit our CCPA Privacy Notice online at www.bayside-credit.com.

California Residents: We will not share your information with companies outside of Bayside Credit except for our everyday business purposes, for marketing our products and services to you, or as required or permitted by law or with your consent.