



FACTS

WHAT DOES CREDIFAI

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 Credit Scores • Credit History and Income • Employment information and Assets 	
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 CREDIFAI chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does CREDIFAI 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	No
For our affiliates everyday business purposes information about your transactions and experiences	No	Not Sharing
For our affiliates everyday business purposes information about your creditworthiness	No	Not Sharing
For our affiliates to market to you	No	Not Sharing
For nonaffiliates to market to you	No	Not Sharing

To limit our sharing	<ul style="list-style-type: none"> • Call 619-675-0007 • Visit us online: www.credifai.com or email us at info@credifai.com <p>Please note:</p> <p>If you are a <i>new customer</i>, we can begin sharing your information 30 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.</p>
Questions?	Call 619-675-0007 or go to www.credifai.com or email us at info@credifai.com

Who we are	
Who is providing this notice?	CREDIFAI

What we do	
How does CREDIFAI 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 CREDIFAI collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Provide employment information • Open an account • Show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise

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	