

# FACTS

## WHAT DOES READY FINANCIAL GROUP, INC. DO WITH YOUR PERSONAL INFORMATION?

Rev. 12/23/11

### 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 account balances
- Account transactions and payment history
- Transaction history and overdraft history

### 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 Ready Financial Group, Inc. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Ready Financial Group, Inc. share? | Can you limit this sharing? |
|--|---|-----------------------------|
| <b>For our everyday business purposes</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                     | No                          |
| <b>For our marketing purposes</b><br>to offer our products and services to you   | Yes                                     | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                                     | No                          |
| <b>For our affiliates' everyday business purposes</b><br>information about your transactions and experiences   | Yes                                     | No                          |
| <b>For our affiliates' everyday business purposes</b><br>information about your creditworthiness   | Yes                                     | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes                                     | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                                     | Yes                         |

### To limit our sharing

- Call 1-866-739-8472 – our menu will prompt you through your choices.

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

### Questions?

Call 1-866-739-8472

## What we do

|   |  |
|---|--|
| <b>How does Ready Financial Group, Inc. protect my personal information?</b>              | 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.  |
| <b>How does Ready Financial Group, Inc. collect my personal information?</b>              | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or pay your bills</li> <li>• use your card or provide account information</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.   |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include AccountNow, Inc. and National Consumer Credit Corporation.</i></li> </ul>   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include insurance companies, banks, lending companies, retailers and advertisers.</i></li> </ul>       |
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial companies such as banks, lending companies or insurers.</i></li> </ul> |

## Other important information

If you are a resident of California or Vermont, we will not share with nonaffiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law. If you do not want to receive marketing calls from us, you may be placed on our internal Do Not Call list by calling 1-866-295-2460 or by writing READYdebit Customer Service, P.O. Box 1966, San Ramon, CA 94583. For more information, contact us at 1-866-465-1645. You also may contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, telephone number 1-702-486-3132, or email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).