

FACTS

WHAT DOES ASCEND CONSUMER FINANCE, INC. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances, and payment history ▪ Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Ascend Consumer Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ascend Consumer Finance 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	YES	NO
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

Questions?	Call 800-497-5314 or go to www.ascendloan.com/contact
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Who we are

Who is providing this notice?

Ascend Consumer Finance, Inc.

What we do

How does Ascend Consumer Finance 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.

We also restrict access to your personal information to those who need to provide service to you.

How does Ascend Consumer Finance collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or give us your contact information
- Pay us by check or give us your income information
- Give us your employment history

We also collect your personal information for 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 non-affiliates 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.

- Our affiliates include financial companies with the Ascend Consumer Finance name such as Ascend Consumer Finance SPV 1, LLC.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Ascend Consumer Finance does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Our joint marketing partners include financial services companies.

Other important information

CA Residents: We will not share your information with companies outside of Ascend Consumer Finance, except for our everyday purposes, for marketing our products and services to you, or with your consent.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.