

# NOTICE OF PRIVACY RIGHTS

FACTS	WHAT DOES FLEXIBILITY 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"> <li>• Social Security number and income</li> <li>• Account balances and income</li> <li>• Account transaction and payment history</li> </ul>
How?	All financial companies need to share customer's 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 Flexibility chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Flexibility share?	Can you limit this sharing?
<b>For our everyday business purposes</b> to process your transaction(s), maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> 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> to share information about your transaction(s) and experience(s)	Yes	No
<b>For our affiliates' everyday business purposes</b> to share information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For our non-affiliates to market to you</b>	No	We do not share

WHO WE ARE	
<b>Who is providing this notice?</b>	2233 Paradise Road LLC, and subsidiaries operating under the Flexibility brand.
WHAT WE DO	
<b>How does Flexibility 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 Flexibility collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>◆ Use our website</li> <li>◆ Apply for a loan</li> <li>◆ Give us your income information</li> <li>◆ 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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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>◆ Our affiliates are companies under the corporate umbrella of 2233 Paradise Road LLC.</li> </ul>

<b>Non-affiliates</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>◆ Non-affiliates we share with can include consumer lenders, banks, direct marketing companies, debit card issuers, collection agencies, consumer reporting agencies, debt buyers and other account and loan-related service providers.</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>◆ Our joint marketing partners include financial companies such as credit card companies, lenders, banks, marketing providers, and other loan-related service providers.</li> </ul>

## OTHER IMPORTANT INFORMATION

Please visit [www.flexibility.com/terms-of-use](http://www.flexibility.com/terms-of-use) for additional information regarding your privacy.

<b>Notice to California Residents</b>	<p>We will not share your personal information with non-affiliates for their marketing purposes without your consent. We will not share your personal information with affiliates or outside companies we contract with to provide financial products or services, except as permitted by law.</p>
<b>Notice to Texas Residents</b>	<p>2233 Paradise Road LLC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner (“OCCC”). If a complaint cannot be resolved by 2233 Paradise Road LLC, a consumer may contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, TX. Email: <a href="mailto:consumer.complaints@occc.texas.gov">consumer.complaints@occc.texas.gov</a>.</p>
<b>Notice to Nevada Residents</b>	<p>You may be placed on our internal do-not-call list by calling us at 800.480.7420 or by writing us at 750 PILOT RD STE A, Las Vegas, NV 89119. For more information, you may contact us at <a href="mailto:support@flexibility.com">support@flexibility.com</a> or the Bureau of Consumer Protection, Office of the Nevada Attorney General by mail at 555 E. Washington Ave., Suite 3900, Las Vegas, NV; telephone at 888-434-9989; or email at <a href="mailto:AgInfo@ag.nv.gov">AgInfo@ag.nv.gov</a>.</p>

Effective Date: 12/01/2023