

<b>FACTS</b>	<b>WHAT DOES ZUNTAFI DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<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 documentation</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 ZuntaFi chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal</b>	<b>Does ZuntaFi</b>	<b>Can you limit this</b>
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes We are required by law.	No We are legally required to perform these functions.
<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>	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> 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 non-affiliates to market to you</b>	No	We do not share
<b>Questions?</b>	Call 800-592-1270 or go to <a href="http://www.zuntafi.com">www.zuntafi.com</a>	

<b>Who are we</b>	
Who is providing this notice?	ZuntaFi
<b>What we do</b>	
How does ZuntaFi 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 ZuntaFi collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Apply for a loan or pay your bill</li> <li>▪ Use your debit/credit card or checking/savings account</li> <li>▪ We also collect your personal information from other companies.</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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>
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
<b>Other important information</b>	
Information required by law to be reported to affiliates will be shared. An example of this may be in the event your loan is owned by ZuntaFi and serviced at another servicer. In cases where your loan was referred to ZuntaFi through your lender, we may share your information with the referring lender in order to complete your requested transaction.	