

OPORTUN PRIVACY NOTICE

	WHAT DOES OPORTUN DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives you the right to opt out of sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. We take steps carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you use. The types of information we include: <ul style="list-style-type: none">• Social Security number and Income• Account balances and payment history• Credit history and credit scores When you are no longer our customer, we may continue to share your information as described.	
How?	All financial companies need to share customers’ personal information to run their everyday business. There are many reasons financial companies can share their customers’ personal information; the reasons we share your information can limit this sharing.	
Questions?		Call 866-488-6090
Who we are		
Who is providing this notice?		Oportun, Inc. and its affiliates, such as Oportun Financial Corporation
Reasons we can share your personal information		
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		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates’ everyday business purposes— information about your transactions and experiences		
For our affiliates’ everyday business purposes— information about your creditworthiness		
For our affiliates to market to you		
For non-affiliates to market to you		
What we do		
How does Oportun protect my personal information?	To protect your personal information from unauthorized access and use, we take measures consistent with federal law. These measures include computer safeguards and controls.	

How does Oportun collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • give us your income information or provide employment information • apply for financing or provide account information • give us your employment history
	<p>We also collect your personal information from others, such as creditors</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—informati • affiliates from using your information to market to you • sharing for non-affiliates to market to you
	<p>State laws and individual companies may give you additional rights under state law.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and r
	<ul style="list-style-type: none"> • Our affiliates include Oportun, LLC and PF Servicing, LLC
Non-affiliates	Companies not related by common ownership or control. They can be financial a
	<ul style="list-style-type: none"> • Oportun does not share with non-affiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together mar
	<ul style="list-style-type: none"> • Our joint marketing partners include retailers and financial companies

Other Important Information

For California and Vermont Residents: We will not share information we collect about you with r by the law of the state of your residence, such as to process your transactions or to maintain your a

For Texas Residents: Oportun is licensed and examined under the laws of the State of Texas and by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E- mail: consumer.coccc.state.tx.us.