

FACTS

WHAT DOES POINT DIGITAL 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 ■ Account balances and payment history ■ Credit scores and credit history ■ Mortgage rates and payments
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 Point Digital Finance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Point Digital Finance, Inc. 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 888-764-6823 or go to https://point.com/contact
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Who we are

Who is providing this notice?

Point Digital Finance, Inc. ("Point")

What we do

How does Point 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.

Access to your personal information is restricted to employees with a specific need to know that information. We encrypt your sensitive personal information in transit between your system and ours.

How does Point collect my personal information?

We collect your personal information, for example, when you

- Give us income information
- Provide account information
- Give us your contact information
- Provide your mortgage information
- Show your government issued ID or driver's license

We also collect your personal information from others, such as credit bureaus 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 nonaffiliates 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.

- *Point does not share with our affiliates.*

Nonaffiliates

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

- *Point does not share with nonaffiliates so that they can market to you.*

Joint marketing

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

- *Point does not jointly market.*

Other important information

California Residents only – In accordance with California law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California, unless the law allows. For example, we may share information with your consent to service your accounts. We will limit sharing among our affiliates and subsidiaries to the extent required by California law.

Nevada Residents only – We are providing you this notice under state law. You may be placed on our internal Do Not Call List by contacting us at Point, PO Box 192, Palo Alto, CA 94302, 888-764-6823, or notices@point.com. If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; AgInfo@ag.nv.gov.