

RAI Partners Privacy Policy

FACTS		WHAT DOES RAI Partners 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 employment information■ Payment history and transaction history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in the 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 RAI Partners chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does RAI Partners 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		Yes	Yes
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		Yes	Yes
To limit our sharing	<p>For more information or to update your privacy settings, you may contact us by calling us toll-free at 877-928-6367</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	You may contact us by calling us toll-free at 877-928-6367		

What we do	
How does RAI Partners 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 RAI Partners collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">■ provide account information or give us your contact information■ provide employment information or apply for credit■ use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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—information about your creditworthiness■ 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 to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Our affiliates include companies with a common corporate identity of RAI Partners.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Non-affiliates we share with can include other financial companies and non-financial companies such as marketing companies and service providers.</i>
Joint marketing	<p>A formal agreement between non-affiliates financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>Our joint marketing partners include companies such as other financial companies and financial service providers.</i>

Other important information	
You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.	

Nevada Residents	Nevada law requires that we tell you about the option to be placed on our do-not-call list. At any time, you may request to be placed on our internal "Do Not Call" list by calling Customer Service at 877-928-6367 For more information about the Nevada "Do Not Call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us .
Vermont Residents	In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent.
California Residents	In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our corporate family to the extent required by California law. To learn more about California privacy rights, please visit our California Consumer Privacy Act Disclosure .