

<b>FACTS</b>	<b>WHAT DOES UNLOCK PARTNERSHIP SOLUTIONS, INC. DO WITH YOUR PERSONAL INFORMATION?</b>
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<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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul>
<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 Unlock Partnership Solutions, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Unlock Partnership Solutions, Inc. share?	Can you limit this sharing?
<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	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> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call toll-free (800) 560-3450 - a customer service representative will assist you; or</li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call toll-free (800) 560-3450 or go to <a href="http://www.unlock.com/legal">http://www.unlock.com/legal</a>
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<b>Mail in form</b>
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If you have a joint account, your choices will apply to everyone on your account unless you mark below.  Apply my choices <input type="checkbox"/> only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%; padding: 2px;">Name</td><td style="padding: 2px;"></td></tr> <tr><td style="padding: 2px;">Address</td><td style="padding: 2px;"></td></tr> <tr><td style="padding: 2px;">City, State, Zip</td><td style="padding: 2px;"></td></tr> <tr><td style="padding: 2px;">Account #</td><td style="padding: 2px;"></td></tr> </table>	Name		Address		City, State, Zip		Account #		Mail to: Unlock Partnership Solutions, Inc. 1 Rockefeller Plaza, Suite 1280 New York, NY 10020
Name									
Address									
City, State, Zip									
Account #									

<b>Who we are</b>
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<b>Who is providing this notice?</b>	Unlock Partnership Solutions, Inc.
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<b>What we do</b>
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<b>How does Unlock Partnership Solutions, Inc. 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 Unlock Partnership, Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ give us your income information or provide your mortgage information</li> <li>■ give us your employment history or give us your contact information</li> <li>■ give us your wage statements or provide account 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 nonaffiliates to market to you</li> </ul> <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account unless you tell us otherwise.

## 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>■ <i>Our affiliates include companies with a with a common corporate identity of "Unlock" name.</i></li> </ul>
<b>Nonaffiliates</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>■ <i>Nonaffiliates we share with can include mortgage companies, direct marketing companies, appraisal and inspection companies, title and escrow companies and banks.</i></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>■ <i>Our joint marketing partners include insurance companies, servicing companies, mortgage companies, real estate brokers, financial advisors and credit card companies.</i></li> </ul>

## Other important information

**Notice to California Residents:** You may have additional rights under the California Financial Information Privacy Act. Please see the enclosed notice California "Important Privacy Choices for Consumers."

**Notice to Nevada Residents:** This notice is provided pursuant to Nevada state law, Nev. Rev. Stat. § 228.600. Nevada law allows us to make marketing calls to our existing customers, even if those customers are listed on the National Do Not Call Registry. To opt-out of such marketing calls, you may elect to be placed on our Internal Do Not Call Registry by calling toll-free (800) 560-3450 or emailing [hello@unlock.com](mailto:hello@unlock.com). To obtain further information concerning these provisions, you may contact: (i) our customer service department at: 1 Rockefeller Plaza, Suite 1280, New York, NY 10020 and/or (ii) the Nevada Attorney General by mail (Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101), telephone (702-486-3132), or email ([BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)).

**Other important information (cont'd)**

**Notice to North Dakota Residents:** We only share your customer information with: (i) third parties in accordance with the Gramm-Leach-Bliley Act, 15 U.S.C. § 6802(e); and (ii) affiliates in accordance with the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.*

**Notice for Vermont Residents: For Vermont Members/Customers:**

--We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

-- Additional information concerning our privacy policies can be found at <http://unlock.com/terms> or call toll-free (800) 560-3450.