

| FACTS | WHAT DOES TOTAL LOAN SERVICES, LLC (“TLS”), DO WITH YOUR PERSONAL INFORMATION?   |
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| 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"> <li>Social Security Number and account balances</li> <li>Income and assets</li> <li>Employment information and credit history and payment history.</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this 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 TLS chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does TLS 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   | No              | We don’t share              |
| <b>For our affiliates to market to you</b>  | No              | We don’t share              |
| <b>For non-affiliates to market to you</b>  | No              | We don’t share              |

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| Questions? | Call 833-270-0770 or go to <a href="http://www.gettotal.com">www.gettotal.com</a> |
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| Who we are   |  |
|--|--|
| <b>Who is providing this notice?</b>   | Total Loan Services, LLC, an Ohio limited liability company  |
| What we do   |  |
| <b>How does TLS 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 TLS collect my personal information?</b>   | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a financial product from us or open an account with us</li> <li>• Give us your income information or provide employment information</li> <li>• Provide account information</li> </ul> <p>We also may 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 non-affiliates 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> |
| Definitions  |  |
| <b>Affiliates</b>  | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies that have a common ownership with TLS, such as NCP Finance Ohio, LLC, and NCP Finance Limited Partnership</li> </ul>   |
| <b>Non-Affiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial companies.   |
| <b>Joint Marketing</b>   | A formal agreement between non-affiliated financial companies that together market financial products or services to you.  |
| Other important information  |  |
| <b>Notice To North Dakota Residents:</b> Pursuant to state law, we will only share information with our affiliates, nonaffiliates and third parties as required or permitted by law, or if you give us permission. |  |