

FACTS: What does FinancePoint do with your personal information?**Why?**

Finance companies decide how they share your personal information. Federal law gives the customer the right to limit part but not all sharing. Federal law also requires us to disclose to you how we collect, share and protect your personal information. Please continue reading to know what we do.

What?

The type of personal information we collect and share is based on the type of product and service you have with our company. Information may include:

Social Security number and income
Payment history and balances
Credit history and credit scores

When you *no longer* have an account with FinancePoint, we continue to share your information as described in this notice.

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 FinancePoint chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FinancePoint 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	Yes	No
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 FinancePoint at 405-677-6468 or go to www.financepointloans.com

Who we are

Who is providing this notice? FinancePoint

What we do

How does FinancePoint 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 FinancePoint collect my personal information? We collect your personal information, for example, when you

- open an account
- pay your bills or apply for a loan
- use your debit card

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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
Our affiliates include financial companies such as: FNB Community Bank

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies
Financepoint does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
FinancePoint doesn't jointly market.