

<b>FACTS</b>	<b>WHAT DOES SUNLIGHT FINANCIAL LLC DO WITH YOUR PERSONAL INFORMATION?</b>
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?	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>- Payment history and transaction history</li> <li>- Credit history and credit scores</li> </ul>
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 Sunlight Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunlight Financial 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	No	We don't share
<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 nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 888-850-3359—our menu will prompt you through your choice(s).</li> </ul> <p><b>Please note:</b></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 may 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>
<b>Questions?</b>	Call 888-850-3359 or go to <a href="http://www.sunlightfinancial.com">www.sunlightfinancial.com</a> .

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Sunlight Financial LLC</b>
<b>What we do</b>	
<b>How does Sunlight Financial LLC 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Sunlight Financial LLC 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 loan,</li> <li>• Give us your income information,</li> <li>• Provide account information,</li> <li>• Pay your bills, or</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, 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—</li> <li>• 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.
<b>Definitions</b>	
<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>Sunlight Financial has no affiliates.</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 may include mortgage companies, banks, credit unions and other finance companies.</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 mortgage companies, banks, credit unions and other finance companies.</i></li> </ul>

**Other important information**

**California , North Dakota, and Vermont Residents:** We will not share your information with companies outside of Sunlight Financial LLC except for our everyday business purposes, which includes to service your account, or for marketing our products and services to you or with your consent.

**Vermont Residents only:** We will not disclose credit information about you within or outside Sunlight Financial LLC, except as required or permitted by law.

**Nevada Residents:** Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 888-850-3359. If you would like more information about telemarketing practices, you may contact us at Sunlight Financial LLC, 101 N. Tryon Street, Suite 1000, Charlotte, North Carolina 28246 or at [support@sunlightfinancial.com](mailto:support@sunlightfinancial.com). For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.

\* Notice provided by: Sunlight Financial LLC.