

FACTS		WHAT DOES VEROS CREDIT, LLC 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"> • Name, address, social security number, phone numbers, and income • Account balance and payment history • Transaction history and credit history <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 Veros Credit chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Veros Credit 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	No	We don't share
	For joint marketing with other financial companies	No	We don't share
	For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
	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
To limit our sharing	<p>Call (888) 891-8807 or online: https://www.veroscredit.com/contact-us/</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we 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>		
Questions?	Call (888) 891-8807 or online: https://www.veroscredit.com/contact-us/		

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Who we are	
Who is providing this notice?	Veros Credit, LLC
What we do	
How does Veros Credit protection 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. We limit access to those who need it to do their job.
How does Veros Credit collection my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for financing or open an account. • Make a payment or other transactions on your account. • Give us your contact or employment information. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies submitting information on your behalf.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include service providers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
<p>Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.</p> <p>For California residents: California law may provide you with additional rights regarding our use of your personal information. To learn more visit: https://www.veroscredit.com/privacy-policy-california-residents/.</p> <p>For Vermont residents: 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. For additional information concerning our privacy policies email CustomerPrivacy@veroscredit.com.</p> <p>For Nevada residents: You may email CustomerPrivacy@veroscredit.com to be placed on our internal Do-Not-Call List. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, or call (888) 434-9989.</p>	