

# FACTS

## WHAT DOES COASTAL FINANCE COMPANY, INC. 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

### 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 Coastal Finance Company, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Coastal Finance Company, 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>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about transactions and experiences	No	We don't share
<b>For nonaffiliates to market to you</b>	No	Yes

**To limit our sharing**  Mail the form below

**Please note:**

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.

However, you can contact us at any time to limit our sharing.

<b>Questions?</b>	Contact us at <a href="http://www.coastalfinanceco.com">www.coastalfinanceco.com</a>
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### Mail-in Form

Leave blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name <input style="width: 80%;" type="text"/>	Mail to: Coastal Finance Company, Inc. 5113 Hwy 70 W, STE D Morehead City, NC 28557
	Address <input style="width: 80%;" type="text"/>	
	City, State, Zip <input style="width: 80%;" type="text"/>	
	Account # <input style="width: 80%;" type="text"/>	

Who we are	
Who is providing this notice?	Coastal Finance Company, Inc.
What we do	
How does Coastal Finance Co., Inc. 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 Coastal Finance Co., Inc. collect my personal information?	<p>We collect your personal information when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or ancillary products</li> <li>■ provide address verification information</li> <li>■ provide address verification or utility bill information</li> <li>■ provide government I.D. or driver's license</li> <li>■ provide employment or income information</li> <li>■ provide tax or wage statement(s)</li> <li>■ provide government documents (e.g. - Title, DMV, etc.)</li> <li>■ file an insurance claim</li> <li>■ provide checking or ACH information to make payment</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	<i>Coastal Finance Company, Inc. has no affiliates.</i>
Nonaffiliates	<p><i>Nonaffiliates we share with can include:</i></p> <ul style="list-style-type: none"> <li>■ <i>Credit Reporting Agencies and information providers</i></li> <li>■ <i>Banking and Financial services providers</i></li> <li>■ <i>Insurance or Ancillary Product Providers</i></li> <li>■ <i>Federal and State agencies</i></li> <li>■ <i>Location and recovery providers</i></li> <li>■ <i>Other providers not listed used for customer services</i></li> </ul>
Joint marketing	<i>Coastal Finance Company, Inc. doesn't jointly market.</i>