

FACTS

WHAT DOES CREDIGISTICS CORPORATION 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: <ul style="list-style-type: none"> ▪ 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 Credigistics Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credigistics Corporation 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note: 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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call [INSERT PHONE NUMBER]
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Mail-in Form

Mark any/all you want to limit:

- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: Credigistics Corporation P.O. Box 105096 Atlanta, GA 30348-5096
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	Credigistics Corporation
What we do	
How does Credigistics Corporation 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 Credigistics Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing or pay your bills ▪ give us your income or contact information ▪ provide employment information <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"> ▪ 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 <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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include other companies owned or controlled by Atlanticus Holdings Corporation, our parent company, including Fortiva Financial, LLC and Agea Financial, LLC.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include financial service companies (such as insurers, banks, and securities broker-dealers), non-financial companies (such as retailers, direct marketers, airlines, and publishers) and others (such as membership groups)</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial companies (such as banks and insurers), non-financial companies (such as direct marketers and mail houses) and others (such as membership groups)</i>
Other important information	
<p>You may have other privacy rights in some states, such as Vermont and California. To the extent state laws apply, we will comply with them when we share information about you. For example, if your account has a Vermont address, we will not share credit report information about you with our affiliates, unless you permit us to do so. In addition, we will not share information about you with nonaffiliated third parties except:</p> <ul style="list-style-type: none"> ▪ With companies that do marketing or other services for us; ▪ Contact information (such as name and address) and transaction information (such as your payment history); ▪ With your authorization; and ▪ As permitted or required by law. 	