

FACTS

WHAT DOES FREEDOMROAD FINANCIAL, LOAN PRODUCTION OFFICE OF EVERGREEN BANK GROUP, 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"> • Social Security number and transaction history • account balances, payment history and credit scores • purchase 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 FreedomRoad Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FreedomRoad Financial share?	Can you Limit the 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	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 non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call 1-866-298-4310 – and speak to one of our representatives or • visit us online at www.frf1.com/privacypolicyopt-out <p>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 can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	

Questions? Call 866-455-7623 or go to freedomroadfinancial.com



Who we are?

Who is providing this notice?

FreedomRoad Financial

What we do?

How does FreedomRoad Financial 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 FreedomRoad Financial collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or apply for financing
- show your driver's license or provide account information
- give us your contact information

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 non-affiliates 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)

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *FreedomRoad Financial does not share with our affiliates.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include companies such as motorsport manufacturers we partner with and their affiliates.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include credit card companies.*

Other important information

State Privacy Laws: We will comply with state privacy laws to the extent they apply.

California and Vermont Residents Only: We will not share your information except for our everyday business purposes, for marketing our products and services to you or as required or permitted by law or with your consent.

Vermont Residents Only: We will not share your credit information with our Affiliates without your consent.

Nevada Residents Only: This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list 1-866-455-7623. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.