



**Banner Finance / Commerce Finance Family of Companies
Consumer Privacy Notice**

Protecting your privacy is important to Banner Finance / Commerce Finance Family of Companies ("BFC/CFC")*. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer and employee information. This policy serves as a standard for our collection, use, retention, and security of non-public personal information of our employees and customers.

FACTS	WHAT DOES BFC/CFC 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 non-public 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"> Information we receive from you on applications, loan documents, sales documents, or other forms Information about your transactions with us, our affiliates, or others Information we receive from a consumer reporting agency
How?	All financial companies need to share customers' personal information to run their everyday business. We collect and use different types of information to service your accounts and to offer you better products and services that best meet your changing needs. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BFC/CFC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BFC/CFC 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 — with service providers we use 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	No
For our affiliates' everyday business purposes — Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you — for example, for accounts and services endorsed by another organization	Yes	Yes

Information that we may disclose to affiliates or non-affiliates, as permitted or required by law	<ul style="list-style-type: none"> Information we receive from you on applications or other forms, such as your name, date of birth, social security number, address, telephone number, rent/own status, landlord information, employment-related history, current income, dependents, bankruptcy history, military or dependent status, marital status, other income, automobile information, creditors and billing information, and residential history Information about transactions with us, our affiliates, or others, such as your account or loan balance, payment history, or parties to transactions Information we receive from credit bureaus, such as your creditworthiness and your payment history Information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report
Information that you may limit us from disclosing to affiliates or non-affiliates	<ul style="list-style-type: none"> Information we obtain from your application, such as your income or marital status Information we obtain from a consumer report, such as your credit score or credit history Information we obtain to verify representations made by you, such as your open lines of credit Information we obtain from a person regarding employment, credit, or other relationships with you, such as your employment history
To limit our sharing	<p>If you wish to opt out of disclosures to affiliates and non-affiliates, you may do so by filling out and mailing the Opt Out Request Form shown below or call (314) 569-2670. Opt out notices provided by any other means will not be accepted or honored by BFC/CFC.</p> <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>
Questions?	For questions, please contact us at (314) 569-2670 or on our website at www.bannerfinance.com .

Who we are	
Who is providing this notice?	Banner Finance / Commerce Finance Family of Companies C/O Key Management Co. Attn: PRIVACY DEPARTMENT P.O. Box 410709 Saint Louis, Missouri 63141

What we do	
How does BFC/CFC protect my personal information?	We restrict access to your non-public personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and/or procedural safeguards that comply with federal standards to guard your non-public personal information. We have strict confidentiality agreements with all outside companies to ensure that they protect your information and do not use it for other purposes.
How does BFC/CFC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or perform transactions • Apply for a loan or give us your contact information • Give us your income information or provide employment information • Pay your bills 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 some but not all sharing related to: <ul style="list-style-type: none"> • Affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Non-affiliates to market to you State laws may give you more rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. Non-affiliates we share with can include financial service providers, including consumer reporting agencies, finance companies, other credit grantors, or insurance agents; or non-financial companies, such as direct marketers.
Non-public personal information	Information about you and identified with you that we obtain in connection with providing a financial product or service to you. This is information, which is unobtainable from a public source. For example, non-public personal information includes information regarding your account balance and payment history.

Other important information	
California Residents	Pursuant to state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except in the limited circumstances permitted under state law, or if you give us your permission. California Civil Code Section 1798.83, also known as S.B. 27, allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes.
Texas Residents and Texas Offices Only:	For questions or complaints about this loan, contact Banner Finance / Commerce Finance Family of Companies at (314) 569-2670 or by mail at our mailing address at P.O. Box 410709, Saint Louis, Missouri 63141. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579 . Fax: (512) 936-7610 . Website: occc.texas.gov . E-mail: consumer.complaints@occc.texas.gov .
Legal Entities	*BFC/CFC companies providing this notice are: Banner Finance of Dallas, Inc., Banner Finance of Houston, Inc., Banner Finance of S.A., Inc., Banner Finance of Illinois, Inc., Banner Finance of Oklahoma, Inc., Banner Finance of Muskogee, Inc., Banner Finance Company, Inc., Don's Loan Service, Inc., and Don's, Inc.

Mail-in Opt Out Request Form

ACCT#	Name
Date	Social Security Number
Office Name	Office Address

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Signature

Mail to:

Banner Finance / Commerce Finance Family of Companies
C/O Key Management Co.
Attn: PRIVACY DEPARTMENT
P.O. Box 410709
Saint Louis, Missouri 63141

Incomplete or incorrect requests will not be processed by Banner Finance / Commerce Finance Family of Companies