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WHAT DOES SOUTHERN CASCADES FINANCE 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 can include:

- Social Security number
- Income
- Employment History
- Credit History
- Credit Scores
- Payment History
- Account Balances

When you are no longer our customer, we may continue to share your information as described in this notice.

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 Southern Cascades Finance Corporation and its affiliates chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Southern Cascades 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 products and services to you	Yes	No
For joint marketing with other financial companies- to offer products and services to you	No	We do not share
For our affiliate's everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliate's everyday business purposes- information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call: **1-855-SCFC-NOW**

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Who we are

Who is providing this notice?	Southern Cascades Finance Corporation
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What we do

How does Southern Cascades Finance 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 Southern Cascades Finance 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 • Give us your contact information • Pay us by check or credit card <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 credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Other Important Information

For Alaska and North Dakota. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts and New Jersey. We will not share personal information or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.