

PRIVACY NOTICE:

FACTS	WHAT DOES White Pine Lending 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 lenders to tell you how they 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 income ▪ Transaction history and payment history ▪ Checking account information and Wire transfer instructions 	
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 White Pine Lending chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Do We Share?	Can you limit this sharing?
For our everyday business purposes such as to process your transaction, 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	YES
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 our nonaffiliates to market to you	YES	YES

To Limit our sharing	<ul style="list-style-type: none"> ▪ Call Toll-Free 855-228-6721 <p>Please Note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 855-228-6721
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Who we are	
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Who is providing this notice?	White Pine Lending is providing this privacy policy and it applies to all loans made by the company and all products and services offered in connection with such loans.
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What we do	
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How does White Pine Lending 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.
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How does White Pine Lending collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Give us your income information ▪ Provide employment information ▪ Give us your employment history ▪ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ White Pine Lending does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ White Pine Lending does not share with our nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or service to you <ul style="list-style-type: none">▪ White Pine Lending does not share.