

U.S. Consumer Privacy Notice



FACTS	WHAT DOES TEST PORTFOLIO DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Tribal together with applicable federal law gives consumers the right to limit some but not all sharing. Tribal together with applicable 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 test portfolio chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does test portfolio 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	No	We don't share
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free +1 (855)-885-4027 – our menu will prompt you through your choice(s) or • Email us: customerservice@testuwb.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provide you this notice. When you are no longer 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 toll-free +1 (855)-885-4027 or go to customerservice@testuwb.com
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Who we are

Who is providing this notice?	test portfolio is Mohawk Territory of Kahnawake Company.
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What we do

How does test portfolio protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with tribal along with applicable federal law. These measures include computer safeguards and secured files and buildings.
How does test portfolio collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Apply for a loan or give us your income information• Provide employment information 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?	Tribal along with applicable federal law gives you the right to limit only <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
What happens when I limit sharing for an account I hold jointly with someone else?	We don't offer joint accounts

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Our affiliates include financial and nonfinancial companies such as Rapital Capital and other affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Nonaffiliates we share with can include service providers, data processors, advertisers, direct mail companies, lead providers and other authorized nonaffiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• test portfolio doesn't jointly market.

Other Important Information

Do Not Call Policy. This notice is the test portfolio Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. test portfolio employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from test portfolio will be placed on the test portfolio Do Not Call list and will not be called in any future campaigns.

Call Monitoring and Recording. If you communicate with us by telephone, we may monitor or record the call.

