

FACTS	WHAT DO HONOR FINANCE AND HONOR FINANCE RECEIVABLES DO WITH YOUR PERSONAL INFORMATION?
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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 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 Honor Finance, Receivables and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Honor Finance, Receivables and Trust 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	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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Please call 847-440-2555, Monday through Friday, 9AM–5PM CST
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Mail-In Form

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 nonaffiliates to market their products and services to me.

Full Name		Mail to: Honor Finance, Receivables and Trust PO Box 1817 Evanston, IL 60204 Or fax to 847-440-1455
Address		
City, State, Zip		
Account No.		

Who we are	
Who is providing this notice?	Honor Finance, LLC, and Honor Finance Receivables, LLC.
What we do	
How do Honor Finance, Receivables and Trust 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 do Honor Finance, Receivables and Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ give us your income information or provide employment information ■ pay your bills or apply for a loan ■ give us your contact information <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 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. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with an Honor Finance name and financial companies such as Honor Finance Receivables, LLC and TRUST</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include dealers and insurance companies with whom we do not jointly market financial products and other retail sellers and ancillary product providers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include motor vehicle dealers and others who offer vehicle financing, insurance and related financial products and services.</i>
Other important information	
<p>California Residents Only: In accordance with California law, we will not share information about you with nonaffiliates, including for joint marketing purposes, except as allowed by law. For example, we may share information to service your accounts.</p> <p>Vermont Residents Only: Except with the authorization or consent of the Vermont resident, Honor Finance, Receivables and Trust will not share among its affiliates information we receive from customer application materials, consumer reports and information we receive from others about Vermont residents.</p>	