

Financial Privacy Policies

Thanks for using iCreditWorks. Please read the following Financial Privacy Notices of iCreditWorks and WebBank before using this App.

iCreditWorks Financial Privacy Notice – Rev. 09-2019

FACTS	WHAT DOES ICREDITWORKS, LLC ("iCreditWorks") 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 depend on the product or service you have with us. This information can include: <ul data-bbox="519 1260 974 1512" style="list-style-type: none">• Social Security number and transaction history• payment history and account balances• credit history and credit scores When you are no longer our customer, we 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 iCreditWorks chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does iCreditWorks 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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share

For nonaffiliates to market to you	No	We don't share
Questions?	Call (877) 388-4821 or go to www.iCreditWorks.com	

What we do	
How does iCreditWorks 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 iCreditWorks collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or provide employment information • Apply for a loan or provide account information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus 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

	<ul style="list-style-type: none"> • 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>
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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>iCreditWorks has no affiliates.</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>iCreditWorks does not share with nonaffiliates so they can market to you.</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>iCreditWorks doesn't jointly market.</i>

Other important information
<p>California residents: We will not share your personal information with nonaffiliates for their marketing purposes except with your express consent. We will not share your personal information with affiliates or with other financial</p>

companies for joint marketing purposes except with your consent or as otherwise permitted by law.

Nevada Residents : This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List and contact us for more information about telemarketing by calling (877) 388-4821 by writing iCreditWorks. Attn: 485 Route 1 South, Iselin NJ 08830, or by sending an email to info@iCreditWorks.com. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us usaginfo@ag.nv.gov.

North Dakota Residents: We will not share your personal information with joint marketing partners or with nonaffiliates for their marketing purposes except with your express consent. We will not share information about you with affiliates except to the extent permitted by law.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Texas Residents: iCreditWorks is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against iCreditWorks should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. App: www.occc.state.tx.us.

WebBank Privacy Notice Rev. 09-2019

FACTS

**WHAT DOES WEBBANK DO WITH
YOUR PERSONAL INFORMATION IN**

	CONNECTION WITH YOUR ICREDITWORKS ACCOUNT?
Why?	<p>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.</p>
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 transaction history • payment history and account balances • credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	<p>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 WebBank chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does WebBank 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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free (877) 388-4821 or go to www.icreditworks.com	

What we do	
How does WebBank 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 WebBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for financing • give us your contact information or give us your income information • pay your bills <p>We also collect your personal information from others, such as credit bureaus 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.</p>

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