

FACTS

WHAT DOES R-FUNDING LLC 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 style="list-style-type: none">▪ Social Security number and income▪ account balances and payment history▪ credit history and credit scores▪ Personal and financial information from your financial institution(s)
How?	All financial companies need to share customers' personal information to operate their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons R-Funding LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does R-Funding LLC share?	Can you limit this sharing?
For our everyday business purposes— such as processing your transactions, maintain your account, 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
For our third-party vendors and servicers – for business purposes, e.g., to provide personal and financial information from your financial institutions	Yes	Yes

To limit our sharing

- Call 1-888-942-3320
- Contact Customer Service at customerservice@netpayadvance.com

Please note: 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.

Questions?

Call 1-888-942-3320 or contact Customer Service at customerservice@netpayadvance.com

Who are we

Who is providing this notice?	This privacy notice is being provided by R-Funding LLC.
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What we do

How does R-Funding LLC 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 secure files and buildings.
How does R-Funding LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Provide your debit card and/or banking information or apply for a loan ■ Give us your income information or give us your contact information ■ Give us employment information <p>We also collect your personal information from other companies. For example, we may use Charitize, Inc. ("Rightfoot") to gather your personal information and financial information, as applicable, from your financial institutions ("Financial Information"). By interacting with the services for which we use Rightfoot, you acknowledge and agree that we may provide information about you for Rightfoot to access and retrieve such Financial Information. The terms of Rightfoot's Privacy Policy govern Rightfoot's collection, transfer, storage, and use of that information, and you consent to Rightfoot's Privacy Policy. You also expressly grant Net Pay Advance, Inc. dba netpayadvance.com, including its licensed affiliates, and Rightfoot the right, power, and authority to act on your behalf to access and transmit Financial Information from your financial institution(s) as reasonably necessary for Rightfoot to provide its services. You may withdraw your consent to these practices by contacting us at customerservice@netpayadvance.com or 1-888-942-3320. You are not required to consent to be considered for a loan; however, depending on your relationship with us, doing so may affect the products and services we provide to you, or our ability to provide such products and services.</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—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	Companies not related by common ownership or control. They can be financial and non-financial companies.