

FACTS**WHAT DOES CREDIT FRESH INC. AND ITS AFFILIATES (COLLECTIVELY REFERRED TO AS "CREDITFRESH") 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 type of personal information we collect and share depends on the product or service you apply for with us. This information can include: <ul style="list-style-type: none"> • Social Security number and checking account information • Account balances and income • Payment history and credit history
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 reason CreditFresh chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CreditFresh 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 - 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 - about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-766-2007 • If you are a CBW Bank customer, visit us online at secure.creditfresh.com/optout • If you are a First Electronic Bank customer, visit us online at secureplus.creditfresh.com/optout <p>Please Note: If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date you are made aware of this notice. When you are <i>no longer</i> 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 1-800-766-2007 or go to www.creditfresh.com
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Who we are	
Who is providing this notice?	CreditFresh
What we do	
How does CreditFresh 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 CreditFresh 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 or give us your contact information • give us your income information • tell us where to send the money • provide account information • provide employment 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Credit Fresh name, such as Credit Fresh Holdings, Inc., Credit Fresh Admin, Inc., Credit Fresh Service, Inc., Credit Fresh Technology, Inc., and Credit Fresh Payment Solutions, Inc.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non affiliates we share with can include banks, lenders and direct marketing companies.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners can include institutions such as other lenders or marketers.