

PRIVACY NOTICE

FACTS

What does PFS Financial Services (PFS) 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 balance 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 PFS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PFS 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	No	We don't share

To limit our sharing	<p>Mail the form below.</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<p>If you have any issues with credit reporting, disputes or any other questions, comments or concerns, please feel free to contact us. Our customers and their satisfaction with our services are always our first priority.</p> <p style="text-align: center;">PFS Financial Services (PFS) P.O. Box 3146 Spartanburg, SC 29304-3146 Toll-Free 1-866-281-7043</p>
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	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>							
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address, City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Address, City, State, Zip		Account #		<p>Mail to:</p> <p>Privacy Opt Out P.O. Box 3146 Spartanburg, SC 29304-3146</p>
Name								
Address, City, State, Zip								
Account #								

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What we do	
How does PFS 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 PFS collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or apply for a loan; • pay your bills or use your credit or debit card; • give us your income information or show us your driver's license. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	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 from nonaffiliates to market you. State laws and individual companies may give you additional rights to limit sharing.
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 nonfinancial companies. <i>Our affiliates include companies with a PFS name and financial companies engaged in consumer finance, income tax preparation, and insurance.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include financial services providers such as companies engaged in banking, consumer finance and insurance; nonfinancial companies, such as companies engaged in direct marketing and the selling of consumer products and services; law enforcement agencies or regulatory authorities and others in order to comply with a subpoena, summons, or other judicial process.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include reputable companies for the purposes of informing you about products and/or services they offer such as financial service providers, direct marketing firms or other companies.</i>