

# FACTS

## WHAT DO LIT FINANCE INC DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul>
<b>How?</b>	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 LIT Finance Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LIT Finance Inc share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes*	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes*	Yes
<b>For our affiliates to market to you</b>	Yes*	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 888-784-8444 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="https://www.litfinancing.com">https://www.litfinancing.com</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 888-784-8444 or go to <a href="https://www.litfinancing.com">https://www.litfinancing.com</a>
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### Mail-in Form

<b>Leave Blank OR</b> If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>									
<input type="checkbox"/> Apply my choices only to me	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;"><b>Name</b></td> <td></td> <td rowspan="4" style="vertical-align: top;"><b>Mail to:</b> LIT Finance Inc 21300 Victory Blvd, Ste 305 Woodland Hills, CA 91367</td> </tr> <tr> <td style="background-color: #cccccc;"><b>Address</b></td> <td></td> </tr> <tr> <td style="background-color: #cccccc;"><b>City, State, Zip</b></td> <td></td> </tr> <tr> <td style="background-color: #cccccc;"><b>Account #</b></td> <td></td> </tr> </table>	<b>Name</b>		<b>Mail to:</b> LIT Finance Inc 21300 Victory Blvd, Ste 305 Woodland Hills, CA 91367	<b>Address</b>		<b>City, State, Zip</b>		<b>Account #</b>	
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## Who we are

<b>Who is providing this notice?</b>	LIT Finance Inc
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## What we do

<b>How does LIT Finance Inc protect my personal information?</b>	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.
<b>How does LIT Finance Inc collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.






## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ LIT Advisory Group LLC</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ LIT Finance Inc does not share with nonaffiliates so they can market to you</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Joint marketing materials will identify LIT Finance Inc</li> </ul>








## Other important information

LIT Finance Inc does not share information other than contact information with other financial companies for purposes of joint marketing. LIT Finance Inc and LIT Advisory Group LLC have common employees which may transfer knowledge even when no data transfer between the organizations may be limited.

**California:** We will not share information collected about you with unaffiliated companies, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law. For additional information regarding your rights, please see the California Privacy Notice on our website at: <https://www.litfinancing.com>.