

FACTS WHAT DOES RELIABLE 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:

- Social Security number and payment history
- income and assets
- Credit score and credit history

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 customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Reliable chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Reliable 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	No	We don't share
For joint marketing with our 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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 1(888) 462-3003

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Who we are	
Who is providing this notice?	Reliable Credit Association, Inc., an Oregon corporation Reliable Credit Association, Inc.(WA), a Washington corporation
What we do	
How does Reliable 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. Reliable may gather data from “cookies” or other technologies, and this data is protected to the same degree as any other Reliable collects.
How does Reliable collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • apply for financing or provide employment history • give us your contact information or show your government issued ID 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 for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Reliable Credit Association name; financial companies such as Reliable Credit Association, Inc. and Reliable Credit Association, Inc. (WA)</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Reliable does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Reliable doesn't jointly market.</i>
Other important information	