

## **The Loansmith Privacy Notice (PDF)**

**Last Updated: August 2024**

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### **Facts**

What does The Loansmith do with your personal Information?

### **Why?**

Financial companies choose how they share your personal information. Federal and Tribal law gives consumers the right to limit some, but not all, sharing. Federal and Tribal 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 personal information we collect and share includes:

- ☐ Information that you provided to us in your loan application, including:
  - Name, address, email address, and other contact information
  - Social security number
  - Banking information
  - Information about your employment

Rather than applying directly with us, you may have submitted your information to a third party website – a lead generator – which is designed to connect individuals seeking credit with online lenders who may be able to offer credit. The lead generator then presented your information to us to evaluate. The exact information provided may differ depending on which lead generator you submitted your information to, but it will include, at a minimum, the information identified in the previous bullet.

- ☐ Information we obtain about you from other parties such as:
  - Information obtained from one or more credit reporting agencies that we use in the course of underwriting your application.
- ☐ Information about your transactions, such as:
  - Your payments and loan performance. This helps us offer you products and services we think you'll like, and we also use it for internal reporting, improving our services, and other business purposes.

## **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 The Loansmith chooses to share; and whether you can limit this sharing.

### ***Reasons we can share your personal information***

**For our everyday business purposes** – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, perform tests or analysis, or report to credit bureaus.

**Does The Loansmith share? Yes**

**Can you limit this sharing? No**

**For our marketing purposes** – to offer our products and services to you.

**Does The Loansmith share? Yes**

**Can you limit this sharing? Yes**

**For joint marketing with other financial companies**

**Does The Loansmith share? No**

**Can you limit this sharing? The Loansmith does not share.**

**For our affiliates' everyday business purposes** – information about your transactions and experiences.

**Does The Loansmith share? Yes**

**Can you limit this sharing? No**

**For our affiliates' everyday business purposes** – information about your creditworthiness.

**Does The Loansmith share? No**

**Can you limit this sharing? The Loansmith does not share.**

**For our affiliates to market to you**

**Does The Loansmith share? Yes**

**Can you limit this sharing? Yes**

**For non-affiliates to market to you**

**Does The Loansmith share? Yes**

**Can you limit this sharing? Yes**

**To limit our sharing:** Call toll-free 1-866-942-5538 or email us at customerservice@theloansmith.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. However, you can contact us at any time to limit our sharing, if the limitation is allowed.

### **Questions?**

[Call 1-866-942-5538](tel:1-866-942-5538) or go to our website at [www.theloansmith.com](http://www.theloansmith.com)

### **Who We Are**

#### **Who is providing this notice?**

The Loansmith provides this privacy notice. It applies to all loans made by the company and all products and services offered in connection with such loans.

### **What We Do**

#### **How does The Loansmith protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and Tribal law. These measures include computer safeguards such as 256-bit AES encryption of data in transit and at rest, compliance with standards such as PCI-DSS, as well as physical security measures in our call center.

#### **How does The Loansmith collect my personal information?**

We collect your personal information, for example, when you:

- Apply for a loan
- Give us your income information
- Provide employment information
- Direct us where to deposit funds
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliated entities, or other companies.

Mobile data will not be shared with third parties/affiliates for marketing/promotional purposes.

#### **Why can't I limit all sharing?**

You have the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness (The Loansmith does not share this information);
- Affiliates from using your information to market to you;
- Sharing for non-affiliates to market to you.

## **What happens when I limit sharing for an account I hold jointly with someone else?**

The Loansmith does not provide joint accounts.

### **Age Restriction**

We do not knowingly collect personal information from anyone under the age of 13. The Loansmith's services are limited to users 18 years of age or older. We recommend parents monitor their children's internet usage.

### **Definitions**

#### **Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

Our affiliates include companies that, like The Loansmith, are wholly owned by the Guidiville Indian Rancheria.

#### **Non-affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates to whom we transfer your information are only allowed to use that information for specified purposes.

Non-affiliates with whom we share information can include direct mail providers, other companies that help us market our services, debt collectors, data providers, and credit

#### **Joint Marketing**

A formal agreement that exists between non-affiliated financial companies that together market financial products or services to you.

The Loansmith does not engage in joint marketing.

### ***Tracking Information***

When you visit The Loansmith's website, a cookie is placed on your computer if you accept cookies. The cookie we place on your computer may include personally identifiable information that you provided to The Loansmith. The Loansmith advertises its products and services on websites that you may visit and uses service providers to place such advertisements. Those service providers (such as Google, Microsoft, Yahoo, Facebook, Instagram, and other platforms) may use cookies placed on your computer to show you advertisements for The Loansmith services on other websites. You can opt-out from service providers' use of cookies in this manner by visiting each service provider's advertising opt-out page or by utilizing "do not track" functionality in your web browser. Note that if you choose to not have your browser accept cookies from the The Loansmith website, not all features may operate as intended – for example, if your browser shuts down in the middle of the application process, you may have to restart the process.

