

**FACTS****WHAT DOES EVERBRIGHT 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>▪ Payment history and transaction 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 EverBright chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EverBright 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>	No	We don't share
<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	No	We don't share
<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 877-425-5201 – our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b> If you are a new consumer or customer, we can begin sharing your information 30 days from the date we provided this notice. When you are <i>no longer</i> 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>
-----------------------------	--

<b>Questions?</b>	Call 877-425-5201 or go to <a href="http://goeverbright.com">goeverbright.com</a>
-------------------	---

Who we are	
Who is providing this notice?	EverBright, LLC, EverBright R1, LLC, and EverBright R2, LLC (“EverBright”)

What we do	
How does EverBright 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. We also take measures to limit personal information access to only employees, agents and representatives that need to know.
How does EverBright collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Pay your bills or give us your income information</li> <li>▪ Apply for financing or provide account information</li> <li>▪ Give us your contact information</li> </ul> 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"> <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> See below for more on your rights under state law.
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. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with an EverBright name.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>EverBright does not share with non-affiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>EverBright doesn't jointly market.</i></li> </ul>

Other Important Information	
<p><b>For Vermont Customers:</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <a href="https://www.goeverbright.com/privacy-policy">https://www.goeverbright.com/privacy-policy</a> or call 877-425-5201.</p>	