

FACTS	WHAT DOES EQUITY SALES FINANCE, INC. 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 balances 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 Equity Sales Finance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Equity Sales Finance, Inc. 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>■ Mail the form below</p> <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 866-646-8661

Mail-In Form

Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	Mail to: Equity Sales Finance, Inc. Attn: Opt-Out Notice 8014 Olson Memorial Hwy #613 Golden Valley MN 55427
Name	
Address	
City, State, Zip	
Account #	



Who we are	
Who is providing this notice?	Equity Sales Finance, Inc.
What we do	
How does Equity Sales Finance, Inc. 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 Equity Sales Finance, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or give us your contact information ■ pay your bills or give us your income information ■ provide account information 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Equity Sales Finance, Inc. does not share with our affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include dealers in our dealer network</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>Equity Sales Finance, Inc. doesn't jointly market</i>
Other important information	
California and Vermont Residents Only: California and Vermont residents have additional rights to limit sharing. We will not disclose your personal information to nonaffiliated third parties unless you authorize us to make those disclosures. Please see the enclosed "Consent Acknowledgment" notice provided to you describing your right to opt-in to this type of sharing.	

**FOR CALIFORNIA AND VERMONT RESIDENTS ONLY
CONSENT ACKNOWLEDGMENT**

Equity Sales Finance, Inc. will not, except as discussed below, disclose nonpublic personal information about you to nonaffiliated third parties unless you authorize us to make that disclosure. This Consent Acknowledgment applies only to individuals who have accounts with Equity Sales Finance, Inc. for personal, family, or household purposes. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as otherwise permitted by law, as otherwise provided for in the enclosed forms entitled "WHAT DOES EQUITY SALES FINANCE, INC. DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers", or to give you the best service on your accounts with us. This includes sending you information about other products or services.

By completing this Consent Acknowledgment and returning it to Equity Sales Finance, Inc., you are consenting to Equity Sales Finance, Inc.'s disclosure of your nonpublic personal information to nonaffiliated third parties. You may tear off, complete and sign the attached form and return to the following address:

Equity Sales Finance, Inc.
Attn; Privacy Opt-In
8014 Olson Memorial Hwy#613
Golden Valley MN 55427

Equity Sales Finance, Inc. will retain a true and correct copy of this consent. You are entitled to a copy of the returned document upon your request. You may wish to make a copy for your records.

If you have a joint account with one or more additional persons, a decision to consent to sharing must be signed by all account holders. If you have multiple accounts with us, you must designate the accounts, if any, to which your consent will apply. You have a separate right to consent to our sharing with respect to each of your accounts. Your consent made with respect to one of your accounts will not be treated as consent with respect to all of your accounts.

Yes. I wish to exercise my right to "opt-in" and authorize Equity Sales Finance, Inc. to disclose my nonpublic personal information to nonaffiliated third parties. I understand that unless I sign below and send in my authorization, Equity Sales Finance, Inc. may not disclose my nonpublic personal information to nonaffiliated third parties and except as otherwise permitted by law or as provided for in the enclosed forms entitled "WHAT DOES EQUITY SALES FINANCE, INC. DO WITH YOUR PERSONAL INFORMATION?" and "Important Privacy Choices for Consumers."

I understand that my consent will remain in effect until revoked or modified by me. I may revoke my consent at any time by writing Equity Sales Finance, Inc. at the address above. My written revocation will include my name, contact information, account number(s) and will state that I wish to revoke my consent acknowledgment. If I have a joint account with one or more persons, a decision to revoke our prior consent by one of us will be treated as a revocation for all of us with respect to that account.

Account Number(s): _____

Account Holder's Signature:

(x) _____

Print Name: _____

Date: _____