

<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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Address, Phone Number, and Contact Information</li> <li>■ Payment Status and Payment History</li> <li>■ Vehicle Information and Credit Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 Payix Incorporated chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Payix Incorporated 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	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>Questions?</b>	Call 855.214.0301 or go to <a href="http://www.payix.net">www.payix.net</a>
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## Who we are

<b>Who is providing this notice?</b>	Payix Incorporated
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## What we do

**How does Payix Incorporated 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 Payix Incorporated collect my personal information?**

We collect your personal information, for example, when you

- Install our App or link an existing auto finance loan
- Speak with our staff or change your contact information
- Provide data about your income or employment

We also collect your personal information from others, such as auto lenders and credit bureaus

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

Federal law gives you the right to limit only

- 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. See below for more on your rights under state law.

## Definitions

**Affiliates**

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

- None

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Payix Incorporated may share your information with your auto lender if you link an account.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Payix Incorporated may share your information with your auto lender if you link an account.

## Other important information

**State and Local Regulations:** If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, Payix Incorporated will comply with those regulations as well.

**Use of Third Parties:** We have arrangements with other companies who provide services to us. These companies work at our direction, only receive the information needed to perform the functions, and are required to follow our security guidelines.