

FACTS

WHAT DOES Credible Operations, 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 Credit Scores • Credit History and Income • Employment information and Assets 	
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 Credible Operations, Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Credible Operations, 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	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call 855-413-9441 — our menu will prompt you through your choice(s) or • Visit us online: www.credible.com or email us at support@credible.com <p>Please note:</p> <p>If you are a <i>new customer</i>, 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 855-413-9441 or go to www.credible.com or email us at support@credible.com	

Who we are

Who is providing this notice?

Credible Operations, Inc.

What we do

How does Credible Operations, 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 Credible Operations, Inc. collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your income information** or
- **Provide employment information** or
- **Open an account** 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

- 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.

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.

- *Credible Labs Inc., Young Alfred Inc., The Fox Family of Companies (including Fox Corporation)*

Nonaffiliates

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

- *Non-affiliated companies include financial services companies like lenders, service providers (such as appraisal and escrow companies), and certain marketing partners.*

Joint marketing

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

- *Our joint marketing partners include credit card issuers and consumer finance lending institutions.*

Other important information

Notice to Vermont and North Dakota Residents

We will not disclose information about your credit worthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by state law, unless you authorize us to make those disclosures.