

FACTS**WHAT DOES BlueChip Financial d/b/a Spotloan (“BlueChip”) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal and tribal consumer protection laws give consumers the right to limit some but not all sharing. Federal and tribal consumer protection laws 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:

- Social Security number and income
- Payment history and employment information
- 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 BlueChip chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BlueChip 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	Yes
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 888-681-6811 or
- Visit us online: www.spotloan.com/opt-out or www.bluechipfinancial.com/opt-out

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.

Questions?

Call 888-681-6811 or go to www.spotloan.com or www.bluechipfinancial.com

Who we are	
Who is providing this notice?	BlueChip Financial d/b/a Spotloan
What we do	
How does BlueChip 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 BlueChip collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> Apply for a loan or give us your income information Provide account information or give us your contact information Tell us where to send the money We also collect your personal information from others, such as credit bureaus 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See Other Important Information below.</p>
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>BlueChip does not have affiliates</i>
Nonaffiliates	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 direct marketing companies and third parties necessary to complete a transaction or request</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>BlueChip doesn't jointly market</i>
Other important information	
BlueChip is a tribally-owned entity organized under and governed by the laws of the Turtle Mountain Band of Chippewa Indians of North Dakota, a federally recognized Indian Tribe (the "Tribe"), and as a tribally owned entity the laws of your state do not apply to BlueChip.	