

FACTS	WHAT DOES PUREFY 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 products or services you have with us. This information can include: <ul style="list-style-type: none"> • Email address • Credit scores • State of Residence 	
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 Purefy Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Purefy 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	Yes
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 non-affiliates to market to you	No	We don’t share
To limit our sharing	<p>Customers of Purefy Inc.:</p> <ul style="list-style-type: none"> • Call us toll free at 202.524.1115 Monday – Friday from 9:00am to 7:00pm ET. <p>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.</p>	
Questions?	<p>Call us toll free at 202.524.1115 Monday – Friday from 9:00am to 7:00pm ET.</p> <p>Or send us an email at info@purefy.com. Please indicate "privacy" as the subject of your communication.</p>	
Who we are		
Who is providing this notice?	Purefy Inc.	
What we do		
How does Purefy, Inc. protect my personal information?	<p>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. Only people who have a legitimate business reason to do so in connection with their job responsibilities are authorized to access customer information.</p>	
How does Purefy, Inc. collect my personal information?	<p>We only collect information that you share with us. For example, when you</p> <ul style="list-style-type: none"> • Enter information into our website • Give us your loan information 	
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes-information about your creditworthiness 	

	<ul style="list-style-type: none"> • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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 — unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Purefy Inc. group of companies are affiliates of each other and are financial services companies that include banks (Citizens Bank), credit unions (PenFed Credit Union), student loan refinancing websites, and other marketplace referral sites.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Purefy INC. does not share your information with these groups.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Purefy INC. joint marketing partners include our lending partners, financial websites and marketing companies.</i>
Other important information	
<p>If you are a California resident, we will not disclose information about you to nonaffiliated third parties except as permitted by applicable California law. To the extent California privacy laws apply to us, we will also limit our sharing of information about you with our affiliates.</p> <p>If you are a Vermont resident, we will not share information about you, other than transaction and experience information, with our affiliates for any purpose, nor will we share any information about you with our affiliates for marketing purposes.</p>	