

FACTS	What Does Smart Pay Loans 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?	<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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores • Transaction history and overdraft history • Personal and financial information from your financial institution(s)
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 Smart Pay Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Smart Pay Loans share?	Can you limit this sharing?
<p>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</p>	Yes	No
<p>For our marketing purposes— to offer our products and services to you</p>	Yes	No

Reasons we can share your personal information	Does Smart Pay Loans share?	Can you limit this sharing?
For joint marketing with other financial companies	No	No
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
For our third-party vendors and servicers – for business purposes, e.g., to provide personal and financial information from your financial institutions	Yes	Yes

To Limit Our Sharing	<p>Call (833) 805-5626</p> <p>Please note: If you are a new customer, we can begin sharing 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as disclosed in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<p>Call (833) 805-5626 or go to www.smartpayloans.com.</p>
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Who We Are

Who is providing this notice?

Bismarck Industries, Inc. D\B\A\ Smart Pay Loans

What We Do

How does Smart Pay Loans 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 Smart Pay Loans collect my personal information?

We collect your personal information, for example, when you:

- Provide your credit or debit card or provide employment information
- Give us your income information or apply for a loan
- Give us contact information
- Consent to allow us to obtain personal and financial information from your financial institution(s)

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

We also collect your personal information from other companies. For example, we may use Chirp Digital (“Chirp”) to gather your personal information and financial information, as applicable, from your financial institutions (“Financial Information”). By interacting with the services for which we use Chirp, you acknowledge and agree that we may provide information about you for Chirp to access and retrieve such Financial Information. The terms of [Chirp’s Privacy Policy](#) govern Chirp’s collection, transfer, storage, and use of that information, and you consent to Chirp’s Privacy Policy. You also expressly grant Bismarck Industries, Inc. d/b/a Smart Pay Loans, including its licensed affiliates, and Chirp the right, power, and authority to act on your behalf to access and transmit Financial Information from your financial institution(s) as reasonably necessary for Chirp to provide its services. You may withdraw your consent to these practices by contacting us at clientsupport@smartpayloans.com or 1-833-805-5626. You are not required to consent to be considered for a loan; however, depending on your relationship with us, doing so may affect the products and services we provide to you, or our ability to provide such products and services.

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

What happens when I limit sharing for an account I hold jointly with someone else?

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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 non-financial companies.

We do not have affiliates

Nonaffiliates

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

Non-affiliates we share with may include financial service providers, non-financial companies, and other businesses.

Joint marketing

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

Joint marketing partners may include financial service providers and other businesses.

Other Important Information

Notice to California Residents: We will not share your information with nonaffiliated third parties except as permitted by California law. For example, we may share certain information with affiliates or third parties that perform services on our behalf. We will limit sharing with our affiliates to the extent required by California law.