

## FACTS

WHAT DOES CLEAR AIR LENDING 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:

- Social Security number and banking information
- Income and payment history
- Employment information
- IP Addresses
- Cookie identifiers
- Tracking technologies (pixels and end user activity)

## 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 reason Clear Air Lending, chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                     | Does Clear Air Lending 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 Do Not Share             |
| 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 Do Not Share             |

## To Limit Our Sharing

- Manage your preferences at [privacy@clearairlending.com](mailto:privacy@clearairlending.com) or [contacting customer service at 855-431-2542](tel:855-431-2542).

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 can share your information as described in this notice. However, you can contact us at any time to limit our sharing. Manage your preferences as noted above.

## Questions?

Call 855-431-2542 or contact us at [clearairlending.com/contact](https://clearairlending.com/contact)

| Who we are                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice?                                                      | Clear Air Lending is providing this privacy policy and it applies to all loans made by the company and all products and services offered in connection with such loans.                                                                                                                                                                                                                                                                                                                |
| What we do                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| How does Clear Air Lending 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 Clear Air Lending collect my personal information?                        | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>•Apply for a loan</li> <li>•Give us your income information</li> <li>•Provide employment information</li> <li>•Direct us where to deposit funds</li> <li>•Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                                                  |
| Why can't I limit all sharing?                                                     | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>•Sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>•Affiliates from using your information to market to you</li> <li>•Sharing for non-affiliates to market to you</li> </ul>                                                                                                                                                             |
| 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                                                                         | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>•Our affiliates include companies within the Clear Air Lending corporate family, including those owned or controlled by Robinson Economic Development Corporation, a wholly owned federally chartered corporation and, an economic development arm of the Robinson Rancheria of Pomo Indians of California (the "Tribe")</li> </ul> |
| Nonaffiliates                                                                      | <p>Companies not related by common ownership or control. They can be financial and non-financial companies. Including Mobile Network Operators.</p> <ul style="list-style-type: none"> <li>•Clear Air Lending does not share with non-affiliates so they can market to you.</li> </ul>                                                                                                                                                                                                 |
| Joint Marketing                                                                    | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>•Clear Air Lending does not share with other financial companies so they can market to you.</li> </ul>                                                                                                                                                                                                          |
| Digital Advertising                                                                | <p>Clear Air Lending utilizes advertising platforms who are NAI Members to distribute tailored online ads. To learn more about NAI members who deliver tailored online ads and your choices to opt-out of receiving them, please visit <a href="https://optout.networkadvertising.org/?c=1">https://optout.networkadvertising.org/?c=1</a>.</p>                                                                                                                                        |

