

FACTS

WHAT DOES GREENSKY MARKETING, LLC (“GreenSky”) 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.
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What?	<p>The types of personal information we collect, and share depends on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> ■ Social security number and income ■ name and address ■ account balances and payment history ■ transaction or loss history and credit scores
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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 GreenSky chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information	Does GreenSky 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 identify and offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	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

To limit our sharing	<ul style="list-style-type: none"> ■ Call toll free 833-215-6867 <p>Please note: If you are a <i>new</i> customer, 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>
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Questions?	Call toll free 833-215-6867
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Who is providing this notice?	GreenSky Marketing, LLC
What we do	
How does GreenSky 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 GreenSky collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ give us your contact information ■ give us your income information ■ apply for a loan ■ pay your bills or provide account information ■ interact with us via phone, website or automated channel <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"> ■ 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 the section below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold 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 nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as GreenSky Servicing, LLC and GreenSky, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include finance companies, financial institutions, merchants, merchant sponsors, insurance companies, retailers, and maintenance providers.</i>
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"> ■ <i>We have no joint marketing partners</i>
Other important information	
<p>For California Residents: We will not share your personal information with nonaffiliated third parties. We will not share your personal information, except as permitted by law, unless you authorize us to do so.</p> <p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates. We will not disclose your personal information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Your authorization must be in writing and mailed to P.O. Box 2730, ATTN: Customer Fulfillment Alpharetta, GA 30023.</p>	