

## **Facts**

### **WHAT DOES CLEARWATER LENDING, LLC dba SPRING WATER FINANCIAL 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 require 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 bank account information
- account balances and income
- payment history and credit history

## **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 SpringWaterFinancial.com chooses to share; and whether you can limit this sharing.

## **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 bank account information
- account balances and income
- payment history and credit history

## **Reasons We Can Share Your Personal Information**

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

**Does Spring Water Financial Share: YES | Can You Limit This Sharing: No**

For our marketing purposes – to offer our products and services to you

**Does Spring Water Financial: YES | Can You Limit This Sharing: No**

For joint marketing with other financial companies

**Does Spring Water Financial: YES | Can You Limit This Sharing: No**

For our affiliates' everyday business purposes – information about your transactions and experiences

**Does Spring Water Financial: YES | Can You Limit This Sharing: No**

For our affiliates' everyday business purposes – information about your creditworthiness

**Does Spring Water Financial: YES | Can You Limit This Sharing: Yes**

For our affiliates to market to you

**Does Spring Water Financial: YES | Can You Limit This Sharing: Yes**

For non-affiliates to market to you

**Does Spring Water Financial: YES | Can You Limit This Sharing: Yes**

**To Limit Our Sharing**

- Call 800.583.5617 – our menu will prompt you through your choice(s) or
- Visit us on the web at [www.springwaterfinancial.com](http://www.springwaterfinancial.com)

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date you 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 800.583.5617 or go to [www.springwaterfinancial.com](http://www.springwaterfinancial.com)

**Who We Are**

**Who is providing this notice?**

Spring Water Financial 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 Spring Water Financial 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 Spring Water Financial collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan
- Give us your income information
- Tell us where to send the money
- Provide account information
- Provide employment information

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

#### **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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

#### **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 non-financial companies.

- Ft. Belknap Indian Community.

#### **Non-affiliates**

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

- Non-affiliates we share with can include other lenders and direct marketing companies.

#### **Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners can include institutions such as other lenders or marketers.