

**FACTS****WHAT DOES PCFS  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security Number and Transaction History</li> <li>■ Account Balances and Payment History</li> <li>■ Credit History and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 PCFS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PCFS Share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	NO	NO
<b>For joint marketing with other financial companies</b>	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

<b>Questions?</b>	Visit us at: <a href="https://www.pcfssolutions.com/privacy/">https://www.pcfssolutions.com/privacy/</a> Email us at: <a href="mailto:privacy@pcfssolutions.com">privacy@pcfssolutions.com</a>
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## Who we are

### Who is providing this notice?

PCFS, a California corporation

## What we do

### How does PCFS 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 PCFS collect my personal information?

We collect your personal information, for example, when you

- Into on the Borrower Portal or visit our website
- Engage with our emails or with our messaging center
- We may also receive personal information from your SBA Lender

### 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

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

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- PCFS has no affiliates

### Nonaffiliates

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

- Nonaffiliates with which we share personal information include your SBA Lender and service providers that perform services or functions on our behalf. PCFS does not share with nonaffiliates for marketing.

### Joint marketing

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

- We have no joint marketing partners.

## Other important information

For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent and at your direction, to provide you Services as defined in our Global Privacy Policy.

For Vermont Customers: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at: <https://www.pcfssolutions.com/privacy/>