

<b>FACTS</b>		<b>WHAT DOES NCP FINANCE OHIO, LLC ("NCP Finance") DO WITH YOUR PERSONAL INFORMATION?</b>	
<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 account balances</li> <li>• Income and assets</li> <li>• Employment information and credit history and payment history.</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 NCP Finance chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>		<b>Does NCP Finance share?</b>	<b>Can you limit this sharing?</b>
<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		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences		No	We don't share.
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness		No	We don't share.
<b>For our affiliates to market to you</b>		No	We don't share.
<b>For non-affiliates to market to you</b>		No	We don't share.
<b>Questions?</b>	Call 855-380-4021 or go to <a href="http://www.NCPFinance.com">www.NCPFinance.com</a>		

<b>Who we are</b>	
Who is providing this notice?	NCP Finance Ohio, LLC, an Ohio limited liability company
<b>What we do</b>	
How does NCP Finance 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 NCP Finance 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 from us or open an account with us</li> <li>• Give us your income information or provide employment information</li> <li>• Provide account information</li> </ul> <p>We also may 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> <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
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 that have a common ownership with NCP Finance, such as NCP Finance Limited Partnership and Schear Financial Services, LLC</li> </ul>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• NCP Finance does not share with non-affiliated parties so that they can market products and services to you.</li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• NCP Finance may engage in joint marketing with various credit services organizations.</li> </ul>
<b>Other important information</b>	
N/A	