

**FACTS****WHAT DOES CMC FUNDING INC 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 income
- account balances and transaction history
- credit history and payment 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 reasons CMC Funding, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CMC Funding, Inc. 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	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	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

**Call (855) 722-2136**

**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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?**

**Call (855) 722-2136**

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>CMC Funding, Inc.</b>

<b>What we do</b>	
<b>How does CMC Funding, Inc. protect my personal information?</b>	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.
<b>How does CMC Funding, Inc. collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• apply for a loan or provide account information</li> <li>• give us your contact information or pay us by check</li> <li>• give us your income information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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 nonaffiliates to market to you;</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or Computershare. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Our affiliates include companies with a CMC, Capital Markets Cooperative or Cunninghame and Company name or computershare name</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Non-affiliates we share with can include financial service providers (such as insurance companies and agencies or companies offering financial and credit products or services); or non-financial companies (such as health, home-related, media and communications service providers, education/training, entertainment, transportation, automotive and marketing companies, discount and membership programs, retailers, utilities, or employment resources).</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our Joint Marketing partners include mortgage banking, insurance and other financial services companies.</li> </ul>

## Other important information

**State Laws:**

Residents of Vermont: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.

Residents of Nevada: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 18557222136, or by writing to us at 8800 Baymedows Way West, Suite 301, Jacksonville, FL 32256.

For more information, contact us at the address above, or email [optout@cmcfunding.com](mailto:optout@cmcfunding.com), with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 17024863132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

Residents of California: Accounts with a California mailing address are automatically treated as if they have limited the sharing with non-affiliates as described on page 1. A separate notice is provided to all customers who are California residents.