

FACTS

WHAT DOES MONTEREY FINANCIAL SERVICES, LLC 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 may include:

- Full name, physical & mailing address, social security number, government issued id information, date of birth, email address, employer name, phone numbers, reference name/phone, income, credit history, credit score and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Monterey Financial Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Monterey Financial Services, LLC 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, and to report to credit bureaus.	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
For affiliate to market to you	No	We don't share

Questions?

Call 800-456-2225 or go to montereyfinancial.com

Who we are

Who is providing this notice?

Monterey Financial Services, LLC

What we do

How does Monterey Financial Services, LLC 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 Monterey Financial Services, LLC collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan
- give us your income information
- provide employment information
- pay us by check
- show your government-issued ID

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 nonaffiliates to market to you

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

Definitions

Affiliates

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

- Monterey Financial Services, LLC does not share with its affiliates.

Nonaffiliates

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

- Monterey Financial Services, LLC does not share with nonaffiliates.

Joint marketing

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

- Monterey Financial Services, LLC does not jointly market.

Other important information

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. For our everyday business purposes, we may share your personal information with ACH processors, service providers and the credit reporting agencies. You cannot limit this sharing. If you feel that the information we have collected is inaccurate, please contact us customerservice@montereyfinancial.com.