

# 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 can include:

- Social Security number and income
- Credit history and payment history
- Credit scores and employment information

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? |
|--|--|-----------------------------|
| <b>For our everyday business purposes—</b> 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                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | No   | We don't share.             |
| <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>For affiliate to market to you</b>  | No   | No                          |

### Questions?

Call (877) 399-6374 or go to [montereyfinancial.com](http://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, from:

- Applications or other forms you submit to us
- Consumer credit bureaus
- A retailer or other party who originally provided you with credit if we purchased your account from such retailer or other party

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