

# FACTS

## WHAT DO WORKERSCHOICEUSA,LLC ("WorkersChoiceUSA") AND WCUSA, LLC ("WCUSA") 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
- checking account information and employment information
- credit history 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 WorkersChoiceUSA and WCUSA choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do WCUSA and WorkersChoiceUSA 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>Questions ?</b>	Call toll-free 888-928-7248	

Who we are	
<b>Who is providing this notice?</b>	For nonaffiliates to market to you
What we do	
<b>How do WCUSA and WorkersChoiceUSA 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 do WCUSA and WorkersChoiceUSA collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• provide employment information or give us your contact information</li> <li>• or provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• WorkersChoiceUSA and WCUSA do not share with affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• WorkersChoiceUSA and WCUSA do not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies.</li> </ul>

Other important information	
<p><b>California Residents:</b> If you live in California, we will not share information for our joint marketing partners to market to you, except with your express consent or as otherwise permitted by law.</p>	
<p><b>Texas Residents:</b> WCUSA, LLC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of the Consumer Credit Commissioner. Any consumer wishing to file a complaint against WCUSA, LLC should contact the Office of the Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: <a href="mailto:consumer.complaints@occc.state.tx.us">consumer.complaints@occc.state.tx.us</a> Website: <a href="http://www.occc.state.tx.us">www.occc.state.tx.us</a>.</p>	