

FACTS**WHAT DOES MILO CREDIT 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
- transaction history and account balances
- credit history and employment information

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 Bank of the West chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Milo Credit 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, or report to credit bureaus | Yes | No |
| For our marketing purposes —to offer our products and services to you | Yes | Yes |
| For joint marketing with other financial companies | No | Info Not Shared |
| For our affiliates' everyday business purposes —information about your transactions and experiences | No | Info Not Shared |
| For our affiliates' everyday business purposes —information about your creditworthiness | No | Info Not Shared |
| For our affiliates to market to you | No | Info Not Shared |
| For nonaffiliates to market to you | No | Info Not Shared |

To limit our sharing

- Call 1-888-433-6456—our menu will prompt you through your choice(s) or
- Visit us online: <https://www.milocredit.com/>

Please note:

If you are a *new* customer, we can begin sharing your information 60 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 1-888-433-6456 or go to <https://www.milocredit.com/>



Who we are

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| Who is providing this notice? | Milo Credit |
|--------------------------------------|-------------|

What we do

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| How does Milo Credit protect my personal information? | <p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards transmission through Secure Socket Layer technology, encryption, physical access security, and other appropriate technologies to protect this information and we limit access to information to those employees for whom access is appropriate.</p> |
| How does Milo Credit collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a Loan ▪ Open an Account ▪ Provide: <ul style="list-style-type: none"> ○ Contact Information ○ Payment Instructions ○ Mortgage Information <p>We also 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"> ▪ 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 <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 the account—unless you tell us otherwise. |

Definitions

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Milo Credit has no affiliates. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Milo Credit does not share your personal information with non-affiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |

Other Important Information

California Residents Only: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law. California residents are provided a California notice for additional choices.

