

FACTS		WHAT DOES TAN OAK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Information that you provided to us in your loan application, including:<ul style="list-style-type: none">■ Name, address, email address, and other contact information■ Social security number■ Banking information■ Information about your employment■ Information we obtain about you from other parties such as:<ul style="list-style-type: none">■ Information obtained from one or more credit reporting agencies that we use in the course of underwriting your application■ Information about your transactions, such as:<ul style="list-style-type: none">■ Your payments and loan performance		
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 Tan Oak chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Tan Oak 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 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	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences.		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness.		No	N/A
For our affiliates to market to you.		Yes	Yes
For our nonaffiliates to market to you.		Yes	Yes
To limit our sharing	<ul style="list-style-type: none">■ Call 1-877-765-7548■ Email us at customerservice@tanoaklending.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information thirty [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 1-877-765-7548 or go to www.tanoaklending.com		

Who we are	
Who is providing this notice?	This notice is provided by Tan Oak, a lender duly licensed by the Tribal Lending Regulatory Authority of the Gudiville Rancheria of California.
What we do	
How does Tan Oak protect my personal financial 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 Tan Oak collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Open an account Give us your income information Provide employment information Direct us where to deposit funds Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliated entities, or other companies.</p>
Why can't I limit all sharing?	<p>You have the right to limit only:</p> <ul style="list-style-type: none"> Sharing for affiliates' everyday business purposes - information about your creditworthiness (<i>Tan Oak does not share this information</i>) Affiliates from using your information to market to you Sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Tan Oak does not provide joint accounts.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial