

Privacy Statement

MARINER FINANCE, LLC, PIONEER CREDIT COMPANY, PERSONAL FINANCE COMPANY LLC, EACH ENTITY'S RESPECTIVE PARENT COMPANIES, SUBSIDIARIES, AND AFFILIATED COMPANIES (COLLECTIVELY, "COMPANIES") VALUE THE PROTECTION OF INDIVIDUAL PRIVACY. THIS PRIVACY STATEMENT DESCRIBES WHAT INFORMATION COMPANIES COLLECT THROUGH THEIR WEBSITES, INCLUDING WWW.MARINERFINANCE.COM, WWW.PIONEERCREDIT.NET, AND WWW.PERSONALFINANCECOMPANY.COM (COLLECTIVELY, THE "SITE"), HOW INFORMATION IS USED AND WITH WHOM IT MAY BE SHARED. THIS PRIVACY STATEMENT APPLIES ONLY TO INFORMATION COLLECTED THROUGH THE SITE.

IN THIS PRIVACY STATEMENT, THE TERMS "YOU" AND "USER" MEAN ANY VISITOR TO THE SITE. BY USING THE SITE AND/OR SUBMITTING AN ONLINE APPLICATION, YOU INDICATE THAT YOU HAVE READ AND AGREE TO BE BOUND BY COMPANIES' [TERMS OF USE](#) AND THIS PRIVACY STATEMENT. IF YOU DO NOT AGREE TO THIS PRIVACY STATEMENT, DO NOT USE THE SITE IN ANY MANNER.

1. COLLECTION, USE AND DISCLOSURE OF PERSONAL INFORMATION

The Site does not collect personally identifiable information from you unless you voluntarily provide it. You are responsible for ensuring that any personally identifiable information you provide is truthful, accurate and up to date. Companies will collect and store personal information you decide to provide to us for our records, but Companies are not liable to you if the information you provide is not accurate. You agree that Companies may use any of your personal information that you provide to Companies to communicate with you. Additionally, if you apply for a loan on the Site, you must truthfully and accurately complete our online application, which includes your provision of personally identifiable information. Accurate, up-to-date information is necessary to view your credit history and otherwise process your application and to contact you. Companies take various precautions to safeguard your personal information against loss, theft and misuse as well as unauthorized access, disclosure, alteration and destruction. For example, all online applications are encrypted to maintain the security of your information. Once received, your personal information is stored in the United States in accordance with United States law.

Companies reserve the right to disclose your personally identifiable information as disclosed in our Privacy Notice, if required by law, if Companies believe disclosure is necessary to protect Companies' rights (such as if you fail to repay a loan) and/or to comply with a judicial proceeding, court order, or legal process served on us. If any one of the Companies were to merge with or be acquired by another company or if it were to cease operations, your information may be transferred to the surviving or acquiring company. At that point, any use and sharing of your information will be subject to that company's privacy policy, which may be different from that of Companies. In addition to

this Privacy Statement and the Site's Terms of Use, Companies use of your personal information collected is described in the Privacy Notice.

2. COLLECTION, USE AND DISCLOSURE OF OTHER INFORMATION

The Site may gather non-personal information about you depending on how your browser is configured. That information may include the Internet Protocol (IP) address(es) used to access the Site, the number of times you visit the Site, the time and length of the visit, the operating system and browser type used to access the Site, your screen resolution, the particular web pages viewed right before and while visiting the Site, how long you remain on specific pages, your navigation patterns, where you go upon leaving the Site, or similar details.

The Site may use cookies and other tracking technologies (such as clear GIFs, web beacons, log files, and the like) to track unique visitors and pages viewed by users, both to understand how the Site is being used and to improve users' experiences on the Site. For example, cookies (small, unique text files that a website can deposit on your computer hard drive when you visit a website) may be used to allow repeat visitors to be served more quickly and efficiently or to provide information on the pages viewed by a given user. Since cookies reside on a user's hard drive, they may be deleted by a user after they are deposited by a site. You may also configure your browser to reject cookies, although if you do, some or all of the features on the Site may not be available to you.

Non-personal information collected as a result of your visit to the Site may be disclosed to third parties, but will not be associated with you personally. In other words, the Site may disclose that a unique user accessed the Site a particular number of times and spent specific amounts of time on different pages, but we will not disclose the identity of that user (and most likely would have no way of identifying who that user was unless the user voluntarily identified him or herself to Companies).

3. SECURITY

To prevent unauthorized access to your personal data, maintain data accuracy and integrity, and ensure the correct use of information, Companies follow generally accepted industry standards to protect the personal information submitted, both during transmission and once Companies receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while Companies strive to use commercially acceptable means to protect your personal information, Companies cannot guarantee its absolute security.

4. CHANGES TO PRIVACY STATEMENT

Material changes to the Privacy Statement will be posted on the Site for 30 days in advance of their taking effect. If you do not agree to any changes, you should discontinue your use of the Site.

5. MARINER FINANCE CONTACT INFORMATION

If you have any questions or comments regarding this Privacy Statement, please contact Customer Service at 443-438-2056.

Revised 6/17.



FACTS

WHAT DOES MARINER FINANCE 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ transaction history and credit history
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 Mariner Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mariner Finance 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 888-540-7224 – our menu will prompt you through your choices or ▪ Visit us online: http://www.marinerfinance.com/optout <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 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>
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Questions?	Go to https://www.marinerfinance.com/customer-support/
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Who we are

Who is providing this notice?	Mariner Finance, LLC, Mariner Finance of Virginia, LLC, Mariner Finance Florida, Inc., and Mariner Finance North Carolina, Inc. All references to Mariner Finance refer to the business which is maintaining your account.
What we do	
How does Mariner Finance 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 Mariner Finance 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 or give us your income information ▪ provide employment information or apply for financing ▪ give us your contact 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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Mariner Finance name, Pioneer Credit Company, Pioneer Credit Company of Alabama, Inc., Personal Finance Company, LLC, Ocoee Life Insurance Company and Ocoee General, Ltd.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include mortgage lenders, investment advisors, insurance companies, and retailers of consumer goods.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include retailers of consumer goods.</i>
Other important information	
<p>State Privacy Laws: We comply with state privacy laws to the extent they apply. Texas: For questions or complaints about this loan, contact Mariner Finance at (844) 338-2080. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov. Important Information about Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.</p>	

FACTS WHAT DOES PIONEER CREDIT COMPANY 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ transaction history and credit history
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 Pioneer Credit Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Credit Company 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 844-756-0630 – our menu will prompt you through your choice or ▪ Visit us online: http://www.pioneercredit.net/optout <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 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>
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Questions?	Go to www.pioneercredit.net/about-us/contact-us.html
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Who we are

Who is providing this notice?

Pioneer Credit Company and Pioneer Credit Company of Alabama, Inc. All references to Pioneer Credit Company refer to the business which is maintaining your account.

What we do

How does Pioneer Credit Company 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 Pioneer Credit Company collect my personal information?

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

- apply for a loan or give us your income information
- provide employment information or apply for financing
- give us your contact information

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. See below for more information on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Our affiliates include companies with a Mariner Finance name, Personal Finance Company, LLC, Ocoee Life Insurance Company and Ocoee General, Ltd.*

Nonaffiliates

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

- *Nonaffiliates we share with can include mortgage lenders, investment advisors, insurance companies, and retailers of consumer goods.*

Joint Marketing

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

- *Our joint marketing partners include retailers of consumer goods.*

Other important information

State Privacy Laws: We comply with state privacy laws to the extent they apply. **Texas:** For questions or complaints about this loan, contact Pioneer Credit Company at (844) 338-2080. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov. **Important Information about Credit Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.



Personal Finance Company

FACTS

WHAT DOES PERSONAL FINANCE COMPANY 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ transaction history and credit history
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 Personal Finance Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Personal Finance Company 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 877-357-8393 – You will be prompted for the information needed to process your request.

Please note:

If you are a new customer, we can begin sharing your information 30 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?

Go to www.personalfinancecompany.com/customer-support/

Who we are

Who is providing this notice?

Personal Finance Company, LLC. All references to Personal Finance Company refer to the business which is maintaining your account.

What we do

How does Personal Finance Company 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 Personal Finance Company collect my personal information?

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

- apply for a loan or give us your income information
- provide employment information or apply for financing
- give us your contact information

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

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

- *Our affiliates include companies with a Mariner Finance name, Pioneer Credit Company, Pioneer Credit Company of Alabama, Inc., Ocoee Life Insurance Company and Ocoee General, Ltd.*

Nonaffiliates

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

- *Nonaffiliates we share with can include mortgage lenders, investment advisors, insurance companies, and retailers of consumer goods.*

Joint Marketing

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

- *Our joint marketing partners include retailers of consumer goods.*

Other important information

State Privacy Laws: We comply with state privacy laws to the extent they apply.

Important Information about Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.