MARINER FINANCE
Fast, flexible, and ready to listen.

Rev. 2/2025

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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: ▪ 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	▪ Call **888-540-7224** – our menu will prompt you through your choices **or** ▪ Visit us online: **http://www.marinerfinance.com/optout** **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.marinerfinance.com/resources/legal/privacy-statement/

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 servicing 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?	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 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.*
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. **California Residents:** We will not share nonpublic personal information with non-affiliates without your authorization, except as permitted by law. We will also limit our sharing of nonpublic personal information about you with our affiliates to the extent required by applicable CA privacy laws. **Texas Residents:** 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.