

<b>FACTS</b>		<b>WHAT DOES FIRST STAR CREDIT, LLC DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.		
<b>What?</b>	<p>The type 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"> <li>▪ Account transactions</li> <li>▪ Account balances</li> <li>▪ Payment history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	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 First Star Credit, LLC chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First Star Credit, LLC 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		Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		No	We do not share.
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness		Yes	Yes
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For non-affiliates to market to you</b>		Yes	Yes
<b>To limit our sharing</b>	<p>Call us toll free at 1-888-501-1790 and one of our representatives will update your privacy choices.</p> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>		
<b>Questions?</b>	1-888-501-1790		

<b>Who we are</b>	First Star Credit, LLC
<b>What we do</b>	
<b>How does First Star Credit, LLC, 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 does First Star Credit, LLC, collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Pay a bill</li> <li>▪ Use your credit or debit card</li> <li>▪ Give us your contact 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 non-affiliates 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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<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>▪ <b>First Star Credit, LLC</b> has no affiliates</li> </ul>
<b>Non-affiliates</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>▪ Nonaffiliates we share with can include Nonaffiliates we share with can include financial companies to offer additional products and services.</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>▪ <b>First Star Credit, LLC</b> does not jointly market</li> </ul>
<b>Other important information</b>	
You may have other privacy rights in some states under state law. To the extent that such state laws apply, we will comply with them when we share information about you.	