



FACTS

WHAT DOES TEBO FINANCIAL SERVICES 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 • credit history and credit scores When you are no longer our customer, we continue to share information about you according to our policies.
How?	All financial companies need to share customers' personal information to run their everyday business-to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons TEBO Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TEBO Financial Services share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account, and 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	No	We do not share
For our non-affiliates to market to you	No	We do not share

Contact Us	Call 1-800-701-8093 or go to www.tebofinancialservices.com/tebo-financial/contact-us
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Who we are and What we do	
Who is providing this notice?	TEBO Financial Services
How does TEBO Financial Services 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 TEBO Financial Services 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 TEBO Financial Services collect my personal information?	<p>We collect your personal information, for example, when you pay your bills or apply for credit.</p> <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 sharing only for:</p> <ul style="list-style-type: none"> • affiliates' everyday business purposes—information about your creditworthiness • affiliates to market to you • non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as:</p> <ul style="list-style-type: none"> • Processing transactions, mailing, and auditing services. • Providing information to credit bureaus. • Responding to court orders and legal investigations.
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include warranty companies, insurance companies, direct marketing companies, and nonprofit organizations.</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>TEBO Financial Services doesn't jointly market, but reserves the right to do so in the future.</i>