# FACTS

## WHAT DOES PEOPLE TRUST 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
- Transaction history and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

### 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 PEOPLE TRUST chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information | Does PEOPLE TRUST 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 | No | We don’t share
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 non-affiliates to market to you | No | We don’t share

### To limit our sharing
- Call 501-404-4857 during office hours 9:30 am to 4:00 pm Monday-Friday
- Visit us online: [www.peopletrustloans.org](http://www.peopletrustloans.org) or
- Mail the form below

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?
Call 501-404-4857 or go to [www.peopletrustloans.org/products](http://www.peopletrustloans.org/products)

### Mail-in Form
Mark any/all you want to limit:
- □ Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- □ Do not allow your affiliates to use my personal information to market to me.

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<thead>
<tr>
<th>Your Name</th>
<th>Mail to:</th>
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<tbody>
<tr>
<td>Address</td>
<td>PEOPLE TRUST – Privacy Officer</td>
</tr>
<tr>
<td>City, State, Zip</td>
<td>5300 W 65th Street</td>
</tr>
<tr>
<td>Your Account #</td>
<td>Little Rock, AR</td>
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<td></td>
<td>72209</td>
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<td>What we do</td>
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<td><strong>How does PEOPLE TRUST protect my personal information?</strong></td>
<td>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.</td>
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| **How does PEOPLE TRUST collect my personal information?** | We collect your personal information, for example, when you  
- open an account or apply for a loan  
- show your government-issued ID or seek financial or tax advice  
- make deposits or withdrawals from your account  
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 non-affiliates 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—unless you tell us otherwise. |

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| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Washington Barber College, Inc. & Ivy League Barber Shop |
| **Non-affiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- PEOPLE TRUST does not share with non-affiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- PEOPLE TRUST doesn’t jointly market to you. |