

FACTS

WHAT DOES HERMANOS LOAN CO. 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?	<p>The types 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">▪ Social Security number and income▪ account balances and payment history▪ credit history and credit card or other debt <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>																									
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 HERMANOS LOAN CO. chooses to share; and whether you can limit this sharing																									
<table><tr><th>Reasons we can share your personal information</th><th>Does HERMANOS LOAN CO. share?</th><th>Can you limit this sharing?</th></tr><tr><td>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</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For our marketing purposes -- to offer our products and services to you</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For joint marketing with other financial companies</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For our affiliates' everyday business purposes -- information about your transactions and experiences</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For our affiliates' everyday business purposes -- information about your creditworthiness</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For our affiliates to market to you</td><td>NO</td><td>WE DON'T SHARE</td></tr><tr><td>For our nonaffiliates to market to you</td><td>NO</td><td>WE DON'T SHARE</td></tr></table>			Reasons we can share your personal information	Does HERMANOS LOAN CO. 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	NO	WE DON'T SHARE	For our marketing purposes -- to offer our products and services to you	NO	WE DON'T SHARE	For joint marketing with other financial companies	NO	WE DON'T SHARE	For our affiliates' everyday business purposes -- information about your transactions and experiences	NO	WE DON'T SHARE	For our affiliates' everyday business purposes -- information about your creditworthiness	NO	WE DON'T SHARE	For our affiliates to market to you	NO	WE DON'T SHARE	For our nonaffiliates to market to you	NO	WE DON'T SHARE
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To limit our sharing	<p>Call: (713) 226-8463</p> <p>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.</p>																									
Questions?	Call: (713) 226-8463																									
Mobile information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. Text HELP for help																										

Who we are

Who is providing this notice? **HERMANOS LOAN CO.**

What we do

How does HERMANOS LOAN CO. 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 HERMANOS LOAN CO. collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or open an account
- give us your income information
- provide employment information
- 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 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.

Definitions

Affiliates

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

- NONE

Nonaffiliates

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

- NONE

Joint marketing

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

- NONE

Other important information

For questions or complaints about this loan, contact Hermanos Loan Co. at (713) 226-8439. This 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.