

**FACTS****WHAT DOES AQUA FINANCE, INC. DO WITH YOUR PERSONAL INFORMATION?**

<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.
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<b>What?</b>	<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"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit score</li> </ul>
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<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 Aqua Finance, Inc. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Aqua Finance, Inc. 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>	YES	NO
<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 credit worthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For our nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Email us at <a href="mailto:privacyoptout@aquafinance.com">privacyoptout@aquafinance.com</a></li> <li>• Subject line should be: Privacy Opt Out</li> <li>• Include your full name, address, city, state, zip code and account number (account number optional)</li> </ul> <p><b>Please note:</b></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-800-234-3663 or write us at P.O. Box 844, Wausau, WI 54402-0844
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Mail-in Form	
<p><i>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</i></p> <p><i>O Apply my choices to only me</i></p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information with about my credit worthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	Name
	Address
	City, State, Zip
	Account number (optional)
<p><b>Mail to:</b></p> <p>Aqua Finance, Inc. Customer Account Servicing P.O. Box 844 Wausau, WI 54402-0844</p>	
Who we are	
Who is providing this notice?	Aqua Finance, Inc.
What we do	
How does Aqua Finance, Inc. 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 Aqua Finance, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Apply for financing or provide account information</li> <li>▪ Give us your income or employment information</li> <li>▪ Show your government issued identification</li> </ul> <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 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 nonaffiliates 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>
What happens when I limit sharing for an account, I hold jointly with someone else?	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 non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with an Aqua or AFI name and financial companies such as Bay Finance Company, LLC and MBC Investments, LLC</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates, we share with may include mortgage companies, insurance companies, finance companies, banks, mortgage service providers, retailers, and direct marketing companies</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners may include insurance companies, mortgage companies, credit card companies, and finance companies</i></li> </ul>

#### **Other Important Information**

**Information for California and Vermont Residents.** In response to Vermont regulation and California law, we will automatically treat accounts with Vermont and California addresses as if you marked all boxes on the mail-in form on the first page to limit the sharing of your information. There is no need to return the mail-in form to us.

**California Residents:** We will not disclose your personal information to non-affiliated third parties with whom we have joint marketing agreements, and we will not disclose information about your transactions and experiences with us to our affiliates.

**For Vermont Customers:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Call 1-800-234-3663, for additional information concerning our privacy policies.