

FACTS

WHAT DOES SET FINANCIAL CORPORATION 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
- Account balances and payment history
- Credit history and credit scores
- Employment information and bank account details
- Transaction history and contact information

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 SET Financial Corporation chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does SET Financial 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 nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-800-803-2510 – our menu will prompt you through your choice(s)
- Visit us online at setfinancial.com
- Email us at cs@setfinancial.com
- 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 1-800-803-2510, email cs@setfinancial.com, or visit setfinancial.com

Who we are

Who is providing this notice?

SET Financial Corporation, NMLS #1952099, a South Carolina corporation headquartered at 1213 W. Morehead Street, 5th Floor, Charlotte, NC 29208. SET Financial is a state-licensed consumer lender providing short-term installment loans.

What we do

How does SET Financial Corporation 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. Specifically:

- Encryption of sensitive data at rest and in transit (AES-256 / TLS 1.2+)
- Role-based access controls limiting employee access to personal information on a need-to-know basis
- Multi-factor authentication for all systems containing consumer data
- Regular security assessments, vulnerability scanning, and intrusion detection monitoring
- Employee training on information security, privacy, and data handling procedures
- Secure cloud infrastructure (Microsoft Azure) with automated backups and disaster recovery capabilities

How does SET Financial Corporation collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan or submit a credit application
- Provide your income, employment, or bank account information
- Make payments or provide payment instructions
- Contact us by phone, email, text message, or through our website
- Use our online services or customer portal

We also collect your personal information from others, such as credit bureaus (including Clarity Services, TransUnion, and Experian), identity verification providers, and other third parties.

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. SET Financial Corporation's affiliates include companies under common ownership with SET Financial Corporation.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. SET Financial Corporation does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. SET Financial Corporation does not jointly market.

Other important information

We may disclose nonpublic personal information about you to third parties as permitted or required by law, including to our service providers who assist us in servicing your account, to law enforcement or regulatory agencies, and for fraud prevention purposes. We require our service providers to safeguard consumer information in accordance with our privacy standards and applicable law. For questions or concerns about our privacy practices, contact us at 1-800-803-2510, cs@setfinancial.com, or write to Set Financial Corporation 5540 Centerview Dr Ste 204 PMB 712445 Raleigh, North Carolina 27606.

Mail-in Form

Mail to: Set Financial Corporation 5540 Centerview Dr Ste 204 PMB 712445 Raleigh, North Carolina 27606

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name: _____

Address: _____

City, State, ZIP: _____

Account #: _____