

<b>FACTS</b>	<b>¿WHAT DOES ISLAND FINANCE, LLC – (INCLUDING ISLAND PLUS DIVISION AND OASIS FINANCIAL SERVICES) DO WITH YOUR PERSONAL INFORMATION?</b>
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¿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.
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¿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"> <li>▪ Social Security number and account balances</li> <li>▪ payment history and transaction or loss history</li> <li>▪ credit history; credit scores and credit card or other debt</li> </ul>
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¿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 Island Finance, LLC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Island Finance LLC share?	Can you limit the sharing?
<b>For our everyday business process-</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 creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> <li>▪ Call Customer Service at 1-866-262-4985 or</li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> 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>
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Question?	Call Customer Service at 1-866-262-4985
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Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	<b>Mail to:</b> Island Finance, LLC Customer Service PO Box 71504 San Juan, PR 00936-8604
	Name	
	Address	
	City, State, Zip	
	Last four (4) digits of Social Security Number	XXX-XX-

Who we are?	
<b>Who is providing this notice?</b>	Island Finance, LLC (Including Island Plus division and OASIS Financial Services)
What we do?	
<b>How does Island Finance, LLC protect my personal information?</b>	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. Our information systems have controls, such as: firewalls, antivirus, passwords, periodic testing of our network access and encryption of computers and emails.
<b>How does Island Finance LLC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ apply for financing</li> <li>▪ pay your bills</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account-unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies, such as: <ul style="list-style-type: none"> <li>▪ J.C. Flowers &amp; Co. LLC</li> <li>▪ J.C. Flowers IV LP</li> <li>▪ ELMC Group LLC</li> <li>▪ Fairstone Financial Inc.</li> <li>▪ Interactive Investor plc</li> <li>▪ Vall Banc</li> <li>▪ Island Finance Agency, LLC</li> <li>▪ Island Finance Borrower, LLC</li> <li>▪ Gastein LP</li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Island Finance, LLC does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include direct marketing, telemarketing and insurance companies.</li> </ul>

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