



ACTS		WHAT DOES ISLAND FINANCE AGENCY, LLC DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law provides consumers with the right to limit financial companies from sharing some, but not necessarily all, personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully so that you understand what we do with your information.	
<b>¿What?</b>	The types of personal information we collect, and share depend on the product or service that you have with us. This information may include, but is not limited to: <ul style="list-style-type: none"> <li>• Names, home address, Social Security number, IP address and e-mail address,</li> <li>• Account balances payment history, and transaction or loss history,</li> <li>• Credit history; credit score and debts on credit cards or other products.</li> </ul>	
<b>¿How?</b>	Every financial company needs to share personal information of its customers to carry out its processes and transactions on a daily basis. In the next section, we report the different reasons why financial companies can share their customers' personal information; the reasons Island Finance Agency, LLC chooses to share this information; and if you can limit the sharing of such information.	

Reasons we can share your personal information	Does Island Finance Agency, LLC share this information?	Can you limit sharing of this information?
<b>To carry out our daily transactions</b> - such as processing your transactions, maintaining your accounts, responding to orders from the Courts and legal investigations or reporting information to the Credit Bureau	Yes	No
<b>For marketing purposes</b> - to offer you our products and services.	Yes	No
<b>For joint marketing purposes with other financial companies</b>	Yes	No
<b>For our affiliated companies to carry out your daily transactions</b> - information on your transactions and your experience.	Yes	No
<b>For our affiliated companies to carry out your daily transactions</b> - information about your creditworthiness.	Yes	Yes
<b>For our affiliated companies to offer you products and services</b>	Yes	Yes
<b>For unaffiliated companies to offer you products and services</b>	No	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call Customer Service at 1-787-707-0222 or</li> <li>• Mail the form at the bottom of the page.</li> </ul> <p><b>Keep in mind:</b>  <i>If you are a new customer, we can start sharing your information within 30 days of sending you this notice. If you decide to stop being our customer, we will continue to share this information as described in this notice. However, you can contact us at any time to limit the sharing of your personal information.</i></p>
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<b>Questions ?</b>	Call Customer Service at 1-787-707-0222	Call C
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Can you limit our sharing of your personal information?		
If you have a joint account, your selection will apply to everyone on your account unless you check this option:  <input type="checkbox"/> Apply my selections only to me.	Select the options you want to limit: <input type="checkbox"/> Do not share creditworthiness information with your affiliates for your daily transactions. <input type="checkbox"/> Do not allow your affiliates to use my personal information to offer me products or services.	
	Name	
	Address	
	City State Zip Code	
	Last (4) digits of the social security number	XXX-XX-
		<b>Send to:</b> Island Finance Agency, LLC Customer Services PO Box 71504 San Juan, PR 00936-8604

<b>About us?</b>	
<b>Who provides this notice?</b>	Island Finance Agency, LLC
<b>What do we do?</b>	
<b>How does Island Finance Agency, LLC protect my personal information?</b>	To protect your personal information against unauthorized access and use, we have security measures that comply with federal laws. These measures include controls on our information and file systems and facilities with controlled physical access. Our information systems have controls such as: firewalls, antivirus, passwords, periodic access tests to our network and encryption of computers and emails.
<b>How does Island Finance Agency 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 an insurance product.</li> </ul> In addition, we collect your personal information from third parties, for example our affiliates, the Credit Bureau or other companies.
<b>Why can't I limit all sharing of my personal information?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• share with our affiliated companies to carry out their daily transactions – information about your creditworthiness.</li> <li>• that our affiliates use your information to offer you products and services.</li> <li>• share for unaffiliated companies to offer you products and services.</li> </ul> State laws and individual companies may give you additional rights about how to limit the sharing of your personal information.
<b>What happens when I limit the sharing of information for a joint account?</b>	Your selections will apply to all holders of your account unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related either by common owner or control. They can be financial or non-financial 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>• Gastein LP</li> <li>• Island Finance, LLC</li> <li>• Island Finance Borrower, LLC</li> </ul>
<b>Unaffiliated</b>	Companies that are not related by common owner or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> <li>• Island Finance Agency, LLC does not share your personal information with nonaffiliates in order for them to offer their products and services.</li> </ul>
<b>Joint marketing</b>	Formal agreement between nonaffiliated financial companies that together offer 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>