

Facts

WHAT DOES IN-HOUSE CAPITAL LLC/WORKPLACE CREDIT 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 account transactions • Credit history and credit scores • Transaction history, loan rates and payments <p>When you are no longer a 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 In-House Capital, LLC (“In-House Capital” or “WorkPlaceCredit”) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does In-House Capital 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 do not 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	No	We do not share
For nonaffiliates to market to you	No	We do not share
For our Non affiliates’ everyday business purposes – information about your creditworthiness	Yes	No

Questions?	Contact us @ 6620 Southpoint Drive South, Ste. 230 Jacksonville, FL 32216 Phone 904-239-3638
Who we are	
Who is providing this notice?	This privacy policy is being provided by In-House Capital, LLC, the owner of WorkPlaceCredit.com and a subsidiary of Pruvista LLC
What we do	
How does In-House Capital, LLC protect my personal information?	<p>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.</p> <p>We use encryption in the transmittal of your sensitive personal information between your systems and ours and we use firewalls.</p>
How does In-House Capital, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • give us your contact information • apply for financing <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>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.</p> <p>We use encryption in the transmittal of your sensitive personal information between your systems and ours and we use firewalls.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliate includes financial companies such as Pruvista LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • In-House Capital does share with the nonaffiliate Cross River Bank, a New Jersey chartered commercial bank since the loans are originated by them.

Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> •In-House Capital does not jointly market with non-affiliated companies.
Other important information	
<p>Special Notice to California and Vermont Residents: We will not share any personal information about you with our affiliates to the extent prohibited by applicable state law or to the extent your prior consent to share is required by applicable state law.</p> <p>By signing below, I/We acknowledge receipt of this disclosure</p> <p>[SIGNATURE FIELD]</p> <hr/> <p style="text-align: right;">Date Date</p> <hr/> <p style="text-align: right;">Date Date</p>	