# **Privacy Statement**

## We're Dedicated to Keeping Your Personal Information Private

At RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial, we are committed to protecting your privacy. To keep your personal, non-public information both personal and private, we have established the following policies:

- 1. We never sell your personal information to other companies for their independent marketing purposes.
- 2. We maintain physical, electronic and procedural safeguards to prevent unauthorized access to your personal information, and to protect you against the criminal misuse of that information.
- 3. All employees are required to keep your personal information confidential.
- 4. We honor your preferences about the information we share within RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial for marketing purposes.

If you have already notified us of your privacy preferences, you don't need to contact us again unless you want to change your preferences.

## Why Do We Collect Information?

We collect information about you for two important reasons:

- 1. To identify you when you are conducting financial transactions, we can help prevent unauthorized access to your personal and financial information.
- 2. To offer you other services that can help you achieve your financial goals.

## What Kind Of Information Do We Collect?

When meeting your financial needs, we collect the following non-public personal information about you:

- When you fill out forms and applications for RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial products and services, we may collect information such as your name, address, social security number, e-mail address, age, income, and assets.
- 2. When you make transactions with RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial, we may collect information on your account balances, payment history, account usage and employment history.
- 3. When you apply for credit, we may collect account information, credit history and tax return information from third parties such as credit bureaus and electronic tax return originators.

## Why Do We Share Information within RMPF Investments, LLC dba 1st Choice Financial?

To help us offer you valuable financial services.

## How Do We Share Information Outside RMPF Investments, LLC dba 1st Choice Financial?

We may share the kinds of information described above in "What Kind of Information Do We Collect?" with non-affiliated third parties contracted to perform services necessary for the routine operation of your account(s), such as data processing and loan servicing.

We may also share this information with service providers performing marketing services on our behalf, for fraud protection, or collections, and with other financial institutions with whom we have joint marketing agreements, or as permitted by law or with your consent.

Whenever we share information outside RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial, all non-affiliated third parties are required to maintain the confidentiality of that information.

In some cases, we are required or permitted by law to provide information about you to third parties without your consent. Examples include responding to a subpoena or similar legal process, providing information to consumer reporting agencies, or providing information in connection with a proposed or actual sale of your account to another financial institution.

## You're Choice to Limit Marketing

RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial is providing this notice. You may limit us, from marketing our products or services to you based on your personal information that we collect. This information includes your Name, address, telephone number, income, your account history with us, and your credit score. Your choice to limit marketing offers from us will apply until you tell us to change your choice. **To limit marketing offers, please call us at 1-740-333-1500** 

If you don't want us to share application and third-party credit-related information, RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial please call us at **1-740-333-1500**. Please note that this request will not limit RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial from sharing information as permitted by law.

If you ask us not to share your information it will prevent you from receiving certain offers and discounts from RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial. We may continue to share information relating to your account transactions and our experiences with you within RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial.

If your accounts are held jointly with other individuals, we treat a do-not-share request by one accountholder as applying to that accountholder only, unless you notify us, you're acting on behalf of the other accountholder(s).

If you would like RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial to limit its mail and telephone contacts with you for marketing purposes, please call us on **1-740-333-1500**.

All of your data sharing/use preferences may take four weeks to take effect.

## We Respect Your Privacy

Since some of the information we gather is not publicly available, we take great care to ensure that this information is kept safe from unauthorized access. Because RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial respects your privacy and values your trust, the only employees who can access your non-public personal information are those who use it to service your Account or provide services to you or to us. RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial diligently maintains physical, electronic and procedural safeguards that comply with applicable federal standards to guard your non-public personal information and to assist us in preventing unauthorized access to that information.

## **How We Share Information with Our Affiliates**

From time to time, for general business purposes such as fraud control, or when we think it may benefit you, we share certain information with other companies within our corporate family (i.e. Affiliates). These companies all provide financial services such as check cashing, electronic tax filing and tax preparation. The information we share might come from your application, such as your name, address, telephone number, Social Security number, and e-mail address. Also, the information we share could include your transactions with us or our Affiliates (such as your Account balance, payment history, and parties to the transaction), The information we share with our Affiliates may also include your assets, income or credit reports, which we collect from the sources described above. With this information, our Affiliates can determine if the products they specialize in, such as check cashing, e-file or tax preparation, may be of benefit to you.

## How We Share Information outside RMPF Investments, LLC dba 1st Choice Financial

We also may share information with companies other than our Affiliates that are able to extend special offers we feel might be of value to you. These companies may be financial service providers (such as mortgage bankers or insurance product providers) or they may be non-financial companies (such as retailers or marketing companies). These offers are typically for products and services that you might not otherwise hear about. The information we may provide them with comes from the sources described above and might include your name, address and phone number.

We may also provide information to non-Affiliates that perform operational services related to your Account or marketing services for us. Sharing information with these types of companies is permitted by law. Such a company might include a financial company (such as a mortgage banker or insurance service provider) with whom we have a joint marketing agreement or a non-financial company (such as a data processor or Internet service provider) with whom we have a service

agreement. The information we may share also comes from the sources described above and might include your name, address, phone number and Account history with us.

Finally, we provide information about you to non-Affiliates such as credit reporting agencies and companies which provide services related to your Account. This information sharing is also permitted by law.

## HOW TO REQUEST THAT YOUR INFORMATION NOT BE SHARED

## **Information Sharing with Our Affiliates**

If you do not want us to share your credit information (such as your credit bureau information) with our Affiliates, please let us know by simply completing and mailing the opt-out <u>reply form</u>. We will be happy to comply with your request. If you have previously informed us of your preference, you do not need to do so again. Your request will not apply to information about your transactions or experience with us (such as Account information, Account usage, or payment history) and will only apply to the credit card Account you have designated on the opt-out form by Account number. An opt-out request by any party on a joint Account will apply to all parties on the joint Account.

## **Information Sharing with Non-Affiliates**

If you do not want us to share your non-public personal information with non-Affiliates (unless we are permitted or required by law to do so), you will also need to indicate your request on the opt-out <u>reply form</u>. We will be happy to comply with your request. If you have previously informed us of your preference, you do not need to do so again. Please understand that your request may exclude you from receiving valuable offers in the future. Your request will only apply to the Consumer Loan Account you have designated on the opt-out form by Account number. An opt-out request by any party on a joint Account will apply to all parties on the joint Account. Opt-out requests will not apply to information sharing that is permitted by law.

Once you have completed the reply form, please mail it to RMPF Investments, LLC dba 1<sup>st</sup> Choice Financial, 206 E. Court Street, Washington C.H., OH 43160. Please allow sufficient time for us to process your request. <u>Please do not include any</u> other correspondence in with your request.

We reserve the right to change our privacy practices at any time in accordance with applicable law. Notice of such changes will be provided if required by applicable law.

Updates and Modifications: This Privacy Statement was last updated on January 04, 2018. We reserve the right to modify our privacy practices at any time. Any such modification will be communicated to you in accordance with applicable law.