

FACTS**WHAT DOES GRT Financial, Inc.
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: <ul style="list-style-type: none"> ■ Social Security number and name, address, or telephone number. ■ Debt Information and transaction information, account balances and payment history. ■ Credit Reports and income, employment information and hardship information.
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons GRT Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GRT Financial, Inc. 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	Yes	Yes
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	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-811-5721 —our menu will prompt you through your choice(s) or ■ Visit us online: http://www.grtfinancial.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-811-5721 or go to http://www.grtfinancial.com
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Who we are

Who is providing this notice?

GRT Financial, Inc.

What we do

How does **GRT Financial, Inc.** 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.

How does **GRT Financial, Inc.** collect my personal information?

We collect your personal information, for example, when you

- Enroll in our program or fill out forms
- Provide a credit report or provide documents or speak to us.
- Authorize us to obtain information from your creditors.

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 about your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

When you limit sharing for an account you hold jointly with someone else, sharing will be limited for both of you.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- GRT Funding SPE, LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We share with nonaffiliates in the areas of direct marketing, service providers, compliance and verification agents, and consolidation loan providers.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We hold joint marketing agreements with companies that provide legal club services and consolidation loan services.

Other important information

Notice to California Residents

In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law. You can also limit our sharing for joint marketing with other financial institutions. California residents who provide us with their personal information may request certain information regarding disclosures made to third parties for direct marketing purposes, including the names and address of those to whom such disclosures have been made. Such requests must be submitted to us at the following mailing address: California Privacy Request, GRT Financial, Inc., 26711 Northwestern Hwy., Ste. 375, Southfield, MI 48033. This request may be made no more than once per calendar year.

Notice to Vermont Residents

In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent but we may share information about your transactions or experiences with our affiliates without your consent.

Notice to Nevada Residents

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by requesting that we cease calling you by contacting us directly and making such request in writing at info@grtfinancial.com. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

A Special Note About Children's Privacy

We do not knowingly collect, use or share personal information about anyone under 18 years of age. If you are under 18 years of age, you can use our products and/or services only in conjunction with your parents or guardians.

Testimonials

If you submit a testimonial to us, we may post your name as given to us in your testimonial. We may post a photo of you or use a stock photo. Please be aware that any personally identifiable information you submit as a testimonial to be posted can be read, collected, or used by the general public, and could be used to send you unsolicited messages. We are not responsible for the personally identifiable information you choose to include in any testimonial you choose to submit. You may contact us to remove a posted testimonial at any time.