

**CAPITOL CREDIT COMPANY**  
**745 Carolina Avenue      3007 S Memorial Drive**  
**Washington, NC 27889      Greenville, NC 27834**

Revised 02/28/22

<b>FACTS</b>	<b>WHAT DOES CAPITOL CREDIT COMPANY DO WITH YOUR PERSONAL INFORMATION</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect, and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and Employment/Income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Capitol Credit Company chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Capitol Credit Company Share?</b>	<b>Can you limit this sharing?</b>
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	NO
For our affiliates' everyday business purposes- Information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

<b>Questions?</b>	Call (252) 946-5181, (252) 355-4006 or go to <a href="http://www.capitolcreditcompany.com">www.capitolcreditcompany.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Capitol Credit Company

<b>What we do</b>	
<b>How does Capitol Credit Company 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.
<b>How does Capitol Credit Company collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills or apply for a loan, provide Employment/Income information</li> <li>• Use your credit or debit card</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>• Affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates to market to you</li> <li>• Non-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.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Capitol Credit Company does not have any Affiliates</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>• Capitol Credit Company does not share information with non-affiliates so they can market 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>• Capitol Credit Company does not have any joint marketing partners.</li> </ul>

<b>Other important information</b>	
<p>If, in addition to federal law, you are protected by specific state or local regulations concerning information sharing and marketing, Capitol Credit Company will fully comply with these regulations as well.</p> <p>We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.</p>	