

Account Issued by: Celtic Bank
Serviced by: Continental Finance Company ("CFC")

FACTS	WHAT DOES CELTIC BANK/CONTINENTAL FINANCE COMPANY 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 transaction history■ Account balances and payment history■ Credit history and credit scores <p>When you are <i>no longer</i> our 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 Celtic Bank/Continental Finance Company chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Celtic Bank/Continental Finance Company 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		Celtic Bank - Yes	No
		CFC - Yes	No
For our marketing purposes— to offer our products and services to you		Celtic Bank - Yes	No
		CFC - Yes	No
For joint marketing with other financial companies		Celtic Bank - No	Celtic Bank - We don’t share
		CFC - Yes	CFC - No
For our affiliates’ everyday business purposes— information about your transactions and experiences		Celtic Bank - No	Celtic Bank - We don’t share
		CFC - Yes	CFC - No
For our affiliates’ everyday business purposes— information about your creditworthiness		Celtic Bank - No	Celtic Bank - We don’t share
		CFC - No	CFC - We don’t share
For our affiliates to market to you		Celtic Bank - No	Celtic Bank - We don’t share
		CFC - Yes	CFC - Yes
For non-affiliates to market to you		Celtic - No	Celtic Bank - We don’t share
		CFC - No	CFC - We don’t share
To limit our sharing	<ul style="list-style-type: none">■ Call: 877-366-1143 - our menu will prompt you through your choice(s) to be removed from future prescreening offers. <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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>		
Questions	Call: 866-449-4514		

Who we are

Who is providing this notice?

Continental Finance Company (Servicer) on behalf of Celtic Bank (Issuer).

What we do

How does Celtic Bank 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.

Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.

How does Celtic Bank /Continental Finance collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Pay your bills or apply for a loan
- Use your credit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

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

- *Continental Finance Company, LLC's affiliates include other financial companies, such as financial institutions and loan service companies.*
- *Celtic Bank does not share with affiliates.*

Non-affiliates

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

- *Continental Finance Company, LLC does not share with non-affiliates.*
- *Celtic Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Continental Finance Company, LLC's joint marketing partners include financial services companies.*
- *Celtic Bank does not jointly market.*

Other important information

For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

For Vermont residents: We will not share information we collect about you with non-affiliated third parties except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

For Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Continental Finance, P.O. Box 3220, Buffalo, NY 14240-3220 or calling us at 866-449-4514. In addition to our contact information, we are required by Nevada law to provide you with the following information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.