

FACTS	WHAT DOES MARION CREDIT COMPANY, 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 income • Account balances and payment history • Credit history and account transaction history.
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below we list the reasons financial companies can share their customer's personal information; the reasons Marion Credit Company, Inc. (herein after, MCC) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MCC have the right to 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 products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For non affiliates to market to you	No	We don't share

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Call 828-652-3661, our menu will prompt you through your choices. • Visit us online: www.MarionCredit.com • Mail the form below. <p>Please note: 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 a customer, we continue to share your information as described in this notice. However you can contact us at any time to limit our sharing</p>
	QUESTIONS? Call 828-652-3661 or go to www.marioncredit.com/index.php/contact

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Mail-In Form	<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below:</p> <p>Mark any / all you want to limit:</p> <ul style="list-style-type: none"> * Do not use my personal information to market to me. * Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
* Apply my choices only to me.	Name
	Address
	City, State, Zip
Mail to:	Marion Credit Company, Inc. 216 S. Main St. Marion, NC 28752

WHO WE ARE	
Who is providing this notice?	Marion Credit Company, Inc.
WHAT WE DO	
How does MCC 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 MCC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a new loan. • Provide account information or give us your account information. • Give us your employment history and your wage statements. <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?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Affiliates we share information with include Mitchell Credit Company, Inc. Macon Credit Company, Inc, and members of the Resident Lenders of NC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Non-affiliates we share information with can include Fortegra, Allied Business Systems, and Alltel, Inc.
Joint marketing	A formal agreement between non-financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Marion Credit Company, Inc. does not jointly market.
OTHER IMPORTANT INFORMATION	

