

<b>FACTS</b>		<b>What does New Southern Loans 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 depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>➤ Social Security number and income</li> <li>➤ Account balances and payment history</li> <li>➤ Credit history and credit scores</li> </ul>		
<b>How?</b>	All financial companies need to share consumers' 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 New Southern Loans chooses to share; and whether you can limit this sharing.		
<b>Reasons we can share your personal information</b>	<b>Does New Southern Loans share?</b>	<b>Can you limit this sharing?</b>	
<b>For our everyday business purposes</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
<b>For our marketing purposes</b> To offer our products and services to you	Yes	No	
<b>For joint marketing with other financial companies</b>	No	No	
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences	Yes	No	
<b>For our affiliates' everyday business purposes</b> Information about your creditworthiness	Yes	Yes	
<b>For our affiliates to market you</b>	No	n/a	
<b>For our non affiliates to market you</b>	No	n/a	
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>➤ Call 919-217-8387</li> <li>➤ Visit us online: <a href="http://newsouthernloans.com">newsouthernloans.com</a> – contact home office</li> </ul> Please note: 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. However, you can contact us at any time to limit our sharing.		
<b>Questions?</b>	Call: 919-217-8387		

<b>Who we are</b>	
Who is providing this notice	New Southern Loans
<b>What we do</b>	
How does New Southern Loans 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 New Southern Loans collect my personal information?	We collect your personal information, for example, with you <ul style="list-style-type: none"> <li>➤ Open an account</li> <li>➤ Apply for a loan</li> <li>➤ Pay your bill</li> </ul> We also collect your personal information from others, such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>➤ Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>➤ Affiliates from using your information to market to you</li> <li>➤ Sharing your nonaffiliates to market you</li> </ul> State laws and individual companies may give you additional rights to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>➤ <i>New Southern Loans, Inc. and Southern Loans, Inc. share information</i></li> </ul>
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>➤ <i>New Southern Loans does not share personal information with non-affiliates</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliates financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>➤ <i>New Southern Loans does not have any joint marketing.</i></li> </ul>
<b>Other important information</b>	
We follow state law as well as federal law and will use state law if you are provided additional privacy protections.	