

**FACTS**

WHAT DOES HEIGHTS FINANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?

**Why?**

Financial companies choose how they share your 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:

- Social security number and income
- Account balances and payment history
- Credit history & credit scores

**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 Heights Finance Corporation chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Heights Finance 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                         | No                          |
| 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                         | Yes                         |
| For our affiliates to market to you  | Yes                         | Yes                         |
| For our non-affiliates to market to you  | Yes                         | Yes                         |

**Notice of Inaccurate Information**

In the normal course of business, Heights Finance furnishes information on its own experience with its loan customers to consumer reporting agencies. If you believe that this is inaccurate, please notify us in writing at the following address and identify the specific information that is inaccurate.

Heights Finance Corporation  
 7707 N. Knoxville Ave., Suite 201  
 Peoria, IL 61614

**To limit our sharing**

Mail the form below. 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* 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.

**Questions**

Call 1-800-510-4620 or go to [www.HeightsFinance.com](http://www.HeightsFinance.com)

| Who we are   |   |
|--|---|
| Who is providing this notice?  | Heights Finance Corporation   |
| What we do   |   |
| How does Heights Finance 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 Heights Finance collect my personal information?                          | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <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?   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – Information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <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      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a MidCountry or Pioneer brand in their name; also including financial companies such as MidCountry Bank, Heights Finance Corporation, and Insurance Planners Agency of Hutchinson, Inc.</i></li> </ul> |
| Non-affiliates  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Non-affiliates we share with can include mortgage companies, insurance companies, marketing companies, and non-profit companies.</i></li> </ul>  |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing companies include credit card companies.</i></li> </ul>  |

| 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><input type="checkbox"/> Apply my choices to <u>only</u> me.</p> | <p>Mark any/all you may want to limit.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p> |  |
|  | Name  | Mail to: Heights Finance<br>Attn: Opt Out Department<br>7707 N. Knoxville Ave<br>Suite 201<br>Peoria, IL 61614 |
|  | Address   |  |
|  |   |  |
|  | City, State, Zip  |  |