

**FACTS****WHAT DOES ALIGN BALANCE DO WITH YOUR PERSONAL INFORMATION?**

<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 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 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 Align Balance chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Align Balance 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	No	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	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliates to market to you</b>	No	Yes
<b>To limit our sharing</b>	We don't engage in activities in which you can limit sharing under federal law.	
<b>To limit direct marketing contact</b>	We don't engage in direct marketing practices.	
<b>Questions?</b>	Call 888-429-4670 or go to <a href="http://www.alignbalance.com">www.alignbalance.com</a>	

Who we are	
Who is providing this notice?	Align Balance, LLC
What we do	
How does Align Balance 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 Align Balance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ contact us</li> <li>▪ make a payment</li> <li>▪ provide account information</li> <li>▪ give us your contact information</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See <i>Other Important Information</i> section below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Align does not purchase accounts held jointly. Further, Align does not engage in sharing practices that can be limited under federal law.
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 are companies under the corporate umbrella of Enova International, Inc.</i></li> </ul>
Nonaffiliates	<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>Nonaffiliates we share with can include collection agencies, consumer reporting agencies, debt buyers and collections and other account and loan-related service providers.</i></li> </ul>
Joint marketing	Align Balance does not engage in joint marketing.
Other important information	
<p>Please visit <a href="http://www.alignbalance.com/privacy-policy">www.alignbalance.com/privacy-policy</a> for additional information regarding your privacy, cross-device tracking and to manage your preferences.</p> <p><b>NOTICE TO NORTH DAKOTA RESIDENTS.</b> Pursuant to state law, we will only share information with our affiliates, nonaffiliates, and third parties as required or permitted by law, or if you give us permission.</p>	