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| FACTS | WHAT DOES FWMCSO, 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? | <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 income • Account balances and payment history • Transaction or loss history and employment information <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 FWMCSO chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does FWMCSO, Inc. 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 non-affiliates to market to you | Yes | Yes |
| Questions? | Call: (312) 262-6977 | |
| TO LIMIT OUR SHARING | <p>Please send us via mail the form below:</p> <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 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> | |
| MAIL In Form to Limit Sharing | | |
| <p>Mark any/all you 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 nonaffiliates to market their products and services to me.</p> | | |
| Customer Name: _____ | MAIL TO: | |
| Address: _____ | FWMCSO, Inc. | |
| City, State, Zip: _____ | 8 S. Michigan Avenue #1803 | |
| | Attn: Legal Dept-Privacy Policy | |
| | Chicago, IL 60603 | |

| What we do | |
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| How does FWMCSO protect my personal information? | <p>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.</p> <p>We also maintain physical, electronic, and procedural safeguards such as computer virus protection software, firewalls, and a 128 bit Secure Socket Layer. Only authorized employees have access.</p> |
| How does FWMCSO collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Give us your income information • Provide employment information • Provide account information • Give us your contact information • Show your driver's license |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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> |
| Definitions | |
| Affiliates | <p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> • FWMCSO shares its information with Affiliates with common ownership. |
| Non-affiliates | <p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we may share with can include: credit access businesses, credit service organizations, collection agencies, mail distributors, lenders, tax preparers, prepaid card providers, ACH providers, banks, debit card companies, and lead providers.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Joint marketing partners include lenders, banks, prepaid card companies, debit card companies, lead providers, credit access businesses, credit service organizations, and institutions that promote our products.</i> |