

FACTS**WHAT DOES Microf
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 that we 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 that we collect and share depends on the product or service you apply for or have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Transaction History • Credit Scores and Checking Account Information
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 Microf chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Microf 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 nonaffiliates' to market to you.	Yes	Yes

To Limit Our Sharing	<ul style="list-style-type: none"> • Call 855-642-7631 – our menu will prompt you through your choice(s); or • Visit us online: https://microf.com/contact <p>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.</p>
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Questions?	Call 855-642-7631 or go to https://microf.com/contact .
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Who We Are	
Who is providing this notice?	Microf LLC, Microf Funding I LLC, Microf Funding II LLC, Microf Funding III LLC, Microf Funding IV LLC, Recycling & Recovery USA LLC.
What We Do	
How does Microf protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings.
How does Microf collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for credit or a lease-to-own transaction or give us your contact information. • Give us your income information or give us your wage statements. • Provide account information. <p>We also collect your personal information from others, such as consumer reporting agencies, 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"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates 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 application or account.
Definitions	
Affiliates	<p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Microf name and Recycling & Recovery USA, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include consumer reporting agencies, financial companies, nonprofit organizations, and HVAC equipment manufacturers, distributors, and contractors.
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"> • Our joint marketing partners may include financial companies and HVAC equipment manufacturers, distributors, and contractors.
Other Important Information	
California, Illinois, Maryland, and North Dakota customers receive a separate privacy disclosure.	