

Privacy Policy

(Effective March 2021)

MOBILOANS, LLC IS PROVIDING YOU THE FOLLOWING INFORMATION IN A MANNER CONSISTENT WITH PRINCIPLES UNDER UNITED STATES FEDERAL LAW TO THE EXTENT THAT THESE LAWS, RULES, AND PROCEDURES DO NOT CONTRADICT EITHER THE LAW OF THE TUNICA-BILOXI TRIBE OF LOUISIANA OR SOVEREIGN IMMUNITY OF THE TUNICA-BILOXI TRIBE OF LOUISIANA.

FACTS	WHAT DOES MOBILOANS, LLC 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?	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"> • Social Security number and income • Account balances and payment history • Credit history and 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 MobiLoans, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does MobiLoans, LLC 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	NO	WE DO NOT SHARE
For our affiliates’ everyday business purposes – information about your transactions and experiences	NO	WE DO NOT SHARE
For our affiliates everyday business purposes – information about your creditworthiness	NO	WE DO NOT SHARE
For our affiliates to market to you	NO	WE DO NOT SHARE
For non-affiliates to market to you	NO	WE DO NOT SHARE
To limit our sharing	<ul style="list-style-type: none"> • Call 877-836-1518 – our menu will prompt you through your choice(s); • Log in to your account at www.mobiloans.com and click on the “Manage Profile” tab and select “Contact Preferences”; or • Contact us via email: support@mobiloans.com. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information as soon as the same day that you apply for a line of credit. When you are <i>no longer</i> 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>	
Questions?	Call 877-836-1518; go to www.mobiloans.com ; or email us at support@mobiloans.com .	

What we do	
How does MobiLoans, LLC 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 (i.e., computer virus protection software, firewalls, 128 bit Secure Socket Layer). Only authorized employees have access.</p>
How does MobiLoans, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a line of credit • Give us your income information • Provide employment information • Provide account information • Give us your contact information <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"> • 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.
Definitions	
Affiliates	<p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> • <i>MobiLoans, LLC has no affiliates.</i>
Non-affiliates	<p>Financial and nonfinancial companies not related by common ownership or control.</p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p>

Other Important Information

As part of our credit underwriting and information collection process, we will consider bank account information provided by you and we may detect additional bank accounts under your ownership. We also may collect and consider information about you from non-credit reporting agency data providers, including, for example, information about your location and the location of your mobile devices and publicly available information about you.

Updating your information: If you need to update the personal information you have given us, log in to your account at www.mobiloans.com and click on the “Manage Profile” tab and select “Edit Your Application” or call (877) 836-1518 to speak to an account representative.

“Do not track”: When someone visits the MobiLoans website, a cookie is placed on the visitor’s computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. MobiLoans advertises its products and services on websites that you may visit, and MobiLoans uses service providers to place such advertisements. Those service providers (such as Google, Microsoft or Yahoo) may use cookies placed on your computer to show you advertisements for MobiLoans services on other websites. You can opt-out from service providers’ and/or marketers’ use of cookies in this manner by visiting each service provider’s advertising opt-out page or by utilizing “do not track” functionality in your web browser. If you choose to not have your browser accept cookies from the MobiLoans website, you will not be able to subscribe to the service offerings on the MobiLoans website.

COPPA (Children Online Privacy Protection Act): When it comes to the collection of personal information from children under 13, the Children’s Online Privacy Protection Act (COPPA) puts parents in control. The Federal Trade Commission, the nation’s consumer protection agency, enforces the COPPA Rule, which spells out what operators of websites and online services must do to protect children’s privacy and safety online. We do not specifically market to children under 13.

Changes to this privacy policy: If we make material changes to this privacy policy, we will notify you via email and post the updated privacy policy on the MobiLoans website. Please take note of the “Effective Date” at the top of this privacy policy.