ISPC Privacy Policy

FACTS	WHAT DOES ISPC 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: • Social Security number and Income • Account Balances and Payment History • Credit History and Purchases Financed When you are *no longer* our customer, we continue to share your information as described in this notice.
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 ISPC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ISPC 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	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	NO	NO

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WHO WE ARE	
Who is providing this notice?	ISPC
WHAT WE DO	
How does ISPC 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. ISPC restricts access to your information, to authorized personnel, and to affiliates when required to properly service your account.
How does ISPC collect my personal information?	We collect your personal information, for example, when you • Apply for credit or open an account • Pay your ISPC bill or make additional purchases • Use your credit or debit card
Text Messaging Originator Data and Consent	We value your privacy and will not share your text messaging originator opt-in data and consent with any third parties, except as may be required by law or to comply with legal processes. By providing your mobile phone number, you expressly agree to receive text messages from ISPC and understand that you can opt-out at any time by texting "STOP". Phone numbers collected with SMS consent, will not be sold, rented, or shared with third parties or affiliates for marketing purposes under any circumstances. Messaging frequency may vary and message and data rates may apply.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Solar City, Inc. dba The LeverEdge* • *Solar Hydronics Corp.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *None*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *None*

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