



PRIVACY POLICY

Rev. 11/2024

FACTS	WHAT STANDARD ACCEPTANCE INC DOES 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 checking account information• Transaction history and income• Credit history and assets
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 Standard Acceptance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Standard Acceptance Share?	Can you limit the 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">• EMAIL: support@standardacceptance.com <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 a 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>
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Question?	<ul style="list-style-type: none">• EMAIL: support@standardacceptance.com
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Who are we	
Who is providing this notice?	This website does not constitute an offer or solicitation to lend. The operator of this website is not a lender and does not make or credit decisions, nor does it broker loans. We operate solely as a lead generator, providing lenders information about prospective consumer borrowers. Certain disclosures regarding lead generation may apply, and we are compensated by lenders and network partners for this service. Please note that this website and its services may not be available in all states.

What we do	
How does Standard Acceptance 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 Standard Acceptance collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market you • sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; brokers; pawnbrokers; rent-to-own, mortgage and insurance companies; and retailers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include lenders; banks; tax preparers; brokers; pawnbrokers; mortgage companies; and retailers.

Other important information	
Notice to California Residents	
You may refer to the California Privacy Policy by visiting our website www.standardacceptance.com and clicking on the California Privacy Policy link located in the footer.	