

## PRIVACY POLICY

Account Issued by: Mid America Bank & Trust  
 Serviced by: Home Credit US, LLC

Rev. December 2016

### FACTS

#### WHAT DOES MID AMERICA BANK & TRUST COMPANY (“MABTC”) 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 transaction history
- account balances and payment history
- credit history and credit scores

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 MABTC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MABTC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	Yes*	Yes*

#### To limit our sharing

Call toll-free at 1-855-456-8048 —our menu will prompt you through your choice(s).

**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.

However, you can contact us at any time to limit our sharing.

\* Please keep in mind that we share information about you with Sprint, Home Credit US, LLC (“Home Credit”), and their affiliates and licensees for use in connection with the Sprint® Credit Card program and as otherwise permitted by law. They may use this information to maintain and service your account, to create and update their records, to provide you with notices of special promotions and other tailored offerings, to answer questions about your account, to perform other Sprint® Credit Card program functions, or for other purposes permitted by law. Federal law does not give you the right to limit this sharing.

#### Questions?

Call toll-free at 1-855-456-8048

**Who we are**

<b>Who is providing this notice?</b>	MABTC, solely with respect to your Sprint® Credit Card. This notice does not apply to any other account you have with MABTC.
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**What we do**

<b>How does MABT protect my personal information?</b>	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. In addition, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.
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<b>How does MABT collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or give us your contact information</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>MABTC has no affiliates.</i></li> </ul>
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<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Non-affiliates we share with include the retailer named on your account, its affiliates and its service providers, as well as direct marketing companies.</i></li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include companies such as other financial companies and financial service providers.</i></li> </ul>
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**Other Important Information**

**For Vermont residents only:** In accordance with Vermont law, Mid America Bank & Trust Company will not share information we collect about Vermont residents with companies outside of Mid America Bank & Trust Company except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. We will not share creditworthiness information about Vermont residents among Mid America Bank & Trust Company's affiliates except with the authorization or consent of the Vermont resident.

**For California residents only:** In accordance with California law, we will not share information we collect about California residents with non-affiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.

**For Nevada residents only:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Home Credit, PO Box 2394, Omaha, NE 68103-2394 or calling us at 855-456-8048. In Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.