

# FACTS

## WHAT DOES BIG PICTURE LOANS, LLC d/b/a BigPictureLoans.com (“BPL”) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Tribal and applicable federal law gives consumers the right to limit some but not all sharing. Tribal and applicable 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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul>
<b>How?</b>	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 BPL chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BPL 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>	NO	We don’t share
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	NO	We don’t share
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call toll-free 1.800.584.4880 —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Email us: <a href="mailto:Support@BigPictureLoans.com">Support@BigPictureLoans.com</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide you this notice. 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>
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<b>Questions?</b>	Call toll-free 1.800.584.4880 or go to <a href="http://www.BigPictureLoans.com">www.BigPictureLoans.com</a>
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Who we are	
<b>Who is providing this notice?</b>	Big Picture Loans, LLC d/b/a BigPictureLoans.com (or BPL) is a wholly owned subsidiary of Tribal Economic Development Holdings, LLC.
What we do	
<b>How does BPL protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with tribal and applicable federal law. These measures include computer safeguards and secured files and buildings.
<b>How does BPL collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a loan or give us your income information</li> <li>■ Provide employment information or provide account information</li> <li>■ Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Tribal and applicable 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 nonaffiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	We don't offer joint accounts

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>Our affiliates include nonfinancial companies such as BPL-A1, LLC and other affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include service providers, data processors, advertisers, direct mail companies, lead providers and other authorized nonaffiliates.</i></li> </ul>
<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>BPL doesn't jointly market.</i></li> </ul>

### Other important information

Big Picture Loans, LLC d/b/a BigPictureLoans.com (or BPL) is a wholly owned subsidiary of Tribal Economic Development Holdings, LLC, a wholly owned and operated economic arm and instrumentality of the Lac Vieux Desert Band of Lake Superior Chippewa Indians ("Tribe"), a federally recognized Indian tribe, created for the benefit of the Tribe and operating pursuant to Tribal law. Big Picture Loans is a duly licensed Financial Services Licensee of the Lac Vieux Desert Tribal Financial Services Regulatory Authority, an independent regulatory body of the Tribe, and operates in

accordance with the Lac Vieux Desert Band of Lake Superior Chippewa Indians Tribal Consumer Financial Services Regulatory Code, which can be found at [https://www.bigpictureloans.com / -. Tribal-Consumer-Financial-Services-Regulatory-Code.pdf](https://www.bigpictureloans.com/-/Tribal-Consumer-Financial-Services-Regulatory-Code.pdf)