

FACTS ¿WHAT DOES ISLAND FINANCE, LLC – (INCLUDING ISLAND PLUS DIVISION, OASIS FINANCIAL SERVICES and SALES FINANCE DIVISION) DO WITH YOUR PERSONAL INFORMATION?

Why? Financial institutions choose how they share your personal information. Federal law gives consumers the right to limit financial companies from sharing some, but not necessarily all, personal information. In addition, federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully so you understand what we do with your information.

What? The types of personal information we collect, and share depend on the product or service you have with us. This information can include, but is not limited to:

- First and last name, Address, Income, Social Security Number, IP address and email,
- Account Balances, Payment History, and Transaction or Loss History,
- Credit history; empirical and debt in credit cards or other products.

How? Every financial company needs to share customer's personal information to run their everyday processes and transactions. In the next section, we discuss the different reasons financial companies can share their customers' personal information; the reasons Island Finance, LLC chooses to share this information; and whether you can limit the sharing of such information.

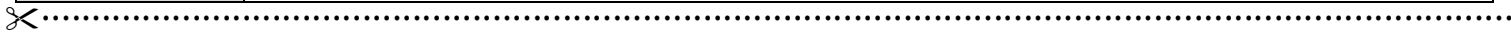
Reasons we can share your personal information	Does Island Finance, LLC Share?	Can you limit our sharing?
For our everyday business process - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report information to the Credit Bureau.	Yes	No
For marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing purposes with other financial companies.	Yes	No
For our affiliated company's everyday business transactions - information about your transactions and experiences.	Yes	No
For our affiliated company's everyday business transactions - information about your creditworthiness.	Yes	Yes
For our affiliated company to market products and services to you.	Yes	Yes
For non-affiliated company to market products and services to you.	No	We do not share

To limit our sharing

- Call Customer Service at 1-866-262-4985 or
- Mail the form below.

Please note:
If you are a new customer, we can begin sharing your information 30 days after 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 of your personal information.

Questions? Call Customer Service at 1-866-262-4985



Form to be sent by post

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you check this option:</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Select the options you want to limit:</p> <p><input type="checkbox"/> Do not share creditworthiness information with your affiliates for their everyday business transactions.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market products or services to me.</p>		<p>Send to: Island Finance, LLC Customer Service PO Box 71504 San Juan, PR 00936-8604</p>
	Name		
	Address		
	City, State, Zip Code		
	Last (4) digits of social security number		
		XXX-XX-_____	

About us?	
Who is providing this notice?	Island Finance, LLC (Including Island Plus Division, OASIS Financial Services and Sales Finance Division)
What we do?	
How does Island Finance, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we have security measures in place that comply with federal laws. These measures include computer safeguards and secured files and buildings. Our information systems have controls such as: firewalls, antivirus, passwords, periodic testing of our network access and encryption of computers and emails.
How does Island Finance LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ apply for financing ▪ pay your account We also collect your personal information from third parties, for example, our affiliates, the credit bureau or other companies.
Why can't I limit all sharing of my personal information?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ sharing with our affiliated companies to carry out their daily transactions - information about your creditworthiness ▪ affiliates from using your information to market product and services to you ▪ ▪ sharing for non-affiliated companies to market products and services to you State laws and individual companies may give you additional rights about how to limit the sharing of your personal information.
What happens when I limit the sharing of information for a joint account?	Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies, such as: <ul style="list-style-type: none"> • J.C. Flowers & Co. LLC • J.C. Flowers IV LP ▪ Island Finance Agency, LLC ▪ Island Finance Borrower, LLC ▪ Gastein LP
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> ▪ Island Finance, LLC does not share your personal information with non-affiliates so they can market their products and services to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services. <ul style="list-style-type: none"> ▪ Our joint marketing partners include direct marketing, telemarketing, and insurance companies.