

FACTS

WHAT DOES PIVOT ROCK SOLUTIONS 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, employment history, references
- Transaction history and account balances
- 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 customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Pivot Rock Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pivot Rock Solutions 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	We don't share
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 855-789-7988 or go to www.pivotrocksolutions.com

Who are we?
Who is providing this notice? Pivot Rock Solutions and its affiliates

What do we do?

How does Pivot Rock Solutions 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 Pivot Rock Solutions collect my personal information?	We collect your personal information, for example, when you apply for financing or provide employment information <ul style="list-style-type: none"> - Give us your contact information - Make a payment or other transaction on your account We also collect your personal information from others, such as credit bureaus, affiliates and 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 - Sharing with affiliates to market to you - Sharing with 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. - Our affiliates include Square One Financial dba MPH2 Funding
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Pivot Rock Solutions does not share with non-affiliates so they can market to you. Reasons we may share your information include to: service your account, report to credit bureaus, to aid in enforcing a contract.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. - Pivot Rock Solutions does not engage in joint marketing with non-affiliated financial companies
Other important information	<p>E-mail: When you send an e-mail to Pivot Rock Solutions, it could possibly be read by someone else on the internet. Please do not transmit confidential information such as Social Security numbers or credit card or bank account numbers via e-mail. Pivot Rock Solutions will not ask for such information to be provided via e-mail. Payments via Internet: Payments made to your account through www.pivotrocksolutions.com are taken via a secure connection managed by our credit card merchant provider. Links: Links to useful information have been provided on our website. Once following those links, you are no longer covered by this Privacy Policy. Be sure to review the privacy policies of those websites to determine their Privacy Policies. You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent. For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 855.789.7988, clicking the "Contact Us" link at www.pivotrocksolutions.com, or writing to Pivot Rock Solutions, 3605 S. Tamarac Dr., Denver, CO 80237. You are being provided this notice under Nevada state law. In addition to contacting Pivot Rock Solutions, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775.684.1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada, Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717</p>