

FACTS

WHAT DOES RED APPLE CAPITAL LLC 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: 1.) Social Security number and income 2.) Account balances and payment history 3.) Credit history and credit scores
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 Red Apple Capital, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Red Apple Capital LLC	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	Yes	Yes
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing	1.) Visit online: www.financeittoday.com 2.) Mail the form below to: <div style="text-align: center;">2700 Shepard Road Normal, IL 61761</div> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent 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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Questions?	Call 800-983-4122 or go to www.financeittoday.com
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Mail-in Form		
Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
Name	<input type="text"/>	Mail to: Red Apple Capital, LLC 2700 Shepard Road, Normal, IL 61761
Address	<input type="text"/>	
City, State, Zip	<input type="text"/>	
[Account #]	<input type="text"/>	

Who we are	
Who is providing this notice?	Red Apple Capital, LLC
What we do	
How does Red Apple Capital, LLC 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 Red Apple Capital LLC collect my personal information?	We collect your personal information, for example, when you 1.) pay your bills or 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 n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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 nonfinancial companies. 1.) Not Applicable
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. 1.) Monterey Financial
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. 1.) Not Applicable
Other important information	
California: Under California law, Red Apple Capital, LLC will not share information it collects about you with companies outside of Red Apple Capital, LLC, unless California law permits us to do so. For example, we may share information with your consent, to service your account. We will limit sharing of California customers' personal information among Red Apple Capital, LLC's affiliates to the extent required by California law.	