Privacy Policy

Account Issued by: Celtic Bank

Serviced by: Continental Finance Company

FACTS	WHAT DOES CELTIC BANK/CONTINENTAL FINANCE 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
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 Celtic Bank/Continental Finance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Celtic Bank/Continental Finance 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	■ Call 866-449-4514 **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.
Questions?	Call 866-449-4514

Who we are

Who is providing this notice?	Continental Finance Company (Servicer) on behalf of Celtic Bank (Issuer)

What we do

How does Celtic Bank/Continental Finance 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. Also we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.
How does Celtic Bank/Continental Finance collect my personal information?	We collect your personal information, for example, when you ■ open an account or give us your contact information ■ pay your bills or apply for a loan ■ use your credit or debit card 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 ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Celtic Bank/Continental Finance has no affiliates*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Non-affiliates we share with can include other financial companies and non-financial companies such as retailers, marketing companies and service providers.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include companies such as other financial companies and financial service providers.*

Other important information

CA Residents: We will not disclose information about you to other financial service providers with which we have joint marketing agreements, other than as required or permitted by law, unless you authorize us to do so.

CA, ND, and VT residents: To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.

NV residents: 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 Continental Finance, P.O. Box 8099, Newark, DE 19714-8099 or calling us at 866-449-4514. In addition to our contact information, we are required by Nevada law to provide you with the following information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us.