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FACTS

WHAT DOES TMG FINANCIAL SERVICES, ISSUER OF ATIRAcredit MASTERCARD 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
- Account Balances and Payment History
- Credit History and Transaction History

How?

All financial companies need to share customers' personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customers' personal information, the reason TMG Financial Services chooses to share and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does TMG Financial Services Share?	Can You Limit This Sharing?
For everyday business purposes— such as to process your transactions, maintain your accounts, 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To Limit Our Sharing

- Call toll free 888.4.ATIRA.1 (888.428.4721)

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.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll free 888.4.ATIRA.1 (888.428.4721)

Who We Are	
Who is providing this notice?	TMG Financial Services, Issuer of ATIRAcredit™ MasterCard®
What We Do	
How does TMG Financial Services 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 TMG Financial Services collect my personal information?	We collect your personal information, for example, when you: ▪ Open an account or apply for a loan ▪ Give us your income information or provide your mortgage information ▪ Provide your employment information or use your credit 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 nonaffiliates 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.]
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	Our affiliates include companies with a common corporate identity of TMG Financial Services. These affiliates include Affiliates Management Company, Inc.; The Members Group Holding Company, Inc.; The Members Group, LLC; PolicyWorks, LLC; Coopera Consulting, LLC; PayFusion, LLC; Iowa Credit Union League; CU Structured Finance, LLC; Community Business Lenders, LLC.
Nonaffiliates	Nonaffliates we share with can include companies that perform support or marketing services on our behalf, such as mailing, market research and data processing, insurance companies and retailers.
Joint marketing companies	Our joint marketing partners include companies that are our partners for co-branded credit card programs or reward programs, or insurance companies and retailers.

Other Important Information

The information-sharing practices described above are in accordance with Federal law. You may have other privacy protections under state laws. We will comply to the extent applicable.

For Vermont Residents
In accordance with Vermont law, TMG Financial Services will not share information we collect about Vermont residents to nonaffiliated third-party companies except:

- With the authorization or consent of the Vermont resident;
- To companies that perform marketing or other services on our behalf;
- Name, contact and transaction and experience information (such as your account balance and payment history) to other financial institutions with which we have joint marketing agreements; or
- As permitted by law.

For California Residents
To the extent required by California law, TMG Financial Services will not share information we collect about California residents with companies outside of the TMG Financial Services affiliate companies except:

- With the authorization or consent of the California resident;
- To service the members' accounts;
- To fulfill on rewards or benefits; or
- As permitted by law.

For Nevada Residents
Cardmembers who are residents of Nevada are being provided this notice under Nevada state law. In addition to contacting TMG Financial Services, 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

For Texas Residents
For cardmembers who reside in Texas, TMG Financial Services, Inc. is registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against TMG Financial Services, Inc. should contact the Office of Consumer Credit Commission through one of the means indicated below: In Person or US Mail: 2601 North Lamar Blvd, Austin, TX 78705-4207. Telephone No.: 1.800.538.1579. Fax No.: 1.512.936.7610. Email: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.

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