

# FACTS

## WHAT DOES YENDO DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number or ITIN</li> <li>■ Employment information and income</li> <li>■ Account transactions, Account Balance, and Payment History</li> <li>■ E-mail address, and age</li> </ul>
<b>How?</b>	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 Yendo Inc. chooses to share; and whether you can limit this sharing.

### Reasons we can share your personal information Does Yendo Inc. share? Can you limit this sharing?

<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you —</b> information about your transactions, experiences, and credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>■ Call 888-532-0770 — our menu will prompt you through your choice(s) or</li> <li>■ Visit us online: <a href="http://www.Yendo.com">www.Yendo.com</a></li> </ul> <p>Please note: 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, <i>or if you never become a customer</i>, we continue to share your information as described in this notice.</p>
Questions?	<p>However, you can contact us at any time to limit our sharing. Call 888-532-0770 or go to <a href="http://www.Yendo.com">www.Yendo.com</a></p>

Who we are	
Who is providing this notice?	Yendo Inc and Cross River Bank
What we do	
How does Yendo Inc. protect my personal information?	<p>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.</p> <p>We authorize our employees to get your information only when they need it to do their work.</p>
How does Yendo Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Use your credit card</li> <li>■ Pay your bills</li> <li>■ Give us your income information</li> <li>■ Give us your contact information</li> </ul> <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Yendo Inc. has no affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include debt consolidation companies.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include companies such as insurance providers.</i></li> </ul>