

FACTS**WHAT DOES PROTECT YOUR TRANSACTION, 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:

- Social Security number and income
- account balances and payment history
- 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 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 Protect Your Transaction, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Protect Your Transaction, LLC 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	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
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 **866-600-3700** —our menu will prompt you through your choice(s)
- Visit us online: www.protectyourtransaction.com/privacy or
- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 5 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 **[866-600-3700]** or go to: www.protectyourtransaction.com/privacy

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

Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account #	

Mail to:
Protect Your Transaction, LLC
1550 E. McKellips Road, Suite 117
Mesa, AZ 85203

Who is providing this notice?	Protect Your Transaction, LLC
What we do	
How does Protect Your Transaction, 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 Protect Your Transaction, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ provide account information ■ apply for a loan with a PYT Certified Lender ■ provide us your contact information ■ browse our website
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 ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Protect Your Transaction, LLC has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include mortgage lenders, real estate agents, insurance companies, and direct marketing companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partners include mortgage lenders, real estate agents, insurance companies, and direct marketing companies.
Other important information	
<p>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.</p> <p>Nevada Residents – Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by writing to AmeriFirst Financial, Inc., Attn: Privacy Opt Out, 1550 E. McKellips Rd. Suite 117, mesa, Arizona 85203.</p> <p>You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection Office of the Nevada Attorney General 555 E. Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: (702) 486-3132 Email: BCPINFO@ag.state.nv.us</p>	