



*What does Gateway One Lending & Finance, LLC do with your personal information?*

**FACTS**

<i>Why?</i>	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.
<i>What?</i>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>· Social Security Number and income</li> <li>· Account balances and payment history</li> <li>· Transaction history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<i>How?</i>	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 Gateway chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Gateway share?</i>	<i>Can you limit this sharing?</i>
<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	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	Yes
<b>For our affiliates to market to you</b>	No	Yes
<b>For nonaffiliates to market to you</b>	No	Yes

<i>Questions?</i>	Call (877) 465-3044
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<i>Who we are</i>	
<b>Who is providing this notice?</b>	Gateway One Lending & Finance, LLC, a subsidiary of TCF National Bank
<i>What we do</i>	
<b>How does Gateway protect my personal information?</b>	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.
<b>How does Gateway collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan or give us your income information</li> <li>▪ Pay your bills or pay us by check or use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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> State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
<i>Definitions</i>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Our affiliates include other TCF companies; financial companies such as an insurance agency; and nonfinancial companies related to our parent company.</li> <li>▪ TCF companies include: TCF National Bank, TCF Agency, Inc., TCF Agency Insurance Services, Inc., TCF Foundation, TCF Insurance Agency, Inc., TCF Financial Corporation, and Gateway One Lending &amp; Finance, LLC</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Nonaffiliates we may share with include mortgage companies, insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, retailers, direct marketing companies, airlines, publishers, government agencies, check printers and non-profit organizations.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, and check printers.</li> </ul>
<i>Other Important information</i>	
<p>If you have an account relationship with another TCF affiliate, Gateway's privacy policy, rather than our affiliate's policy, applies to Gateway's use of your personal and account information.</p> <p><b>State Privacy Laws:</b> State laws may provide you with other privacy protections. To the extent those state laws apply, we will comply with them when Sharing your personal information. To summarize:</p> <p><b>California Residents:</b> We will not disclose your nonpublic personal information to affiliates if you have directed us not to disclose the information, unless you consent to the disclosure or as allowed by law. We will not disclose your nonpublic personal information to nonaffiliates without your consent (except to service your account or under a joint marketing agreement we have with another financial institution) or as allowed by law.</p> <p><b>Connecticut and North Dakota Residents:</b> We will not disclose your financial records to any affiliates or nonaffiliates without your consent, except as allowed by law.</p> <p><b>Illinois Residents:</b> We will not disclose your financial records or financial information to any nonaffiliates without your consent, except as allowed by law.</p> <p><b>Nevada Residents:</b> We may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at (877) 465-3044 or write us at Gateway One Lending &amp; Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808, Attn. Customer Service. When writing, you must provide us with your name, address, account number, and the telephone number you want placed on the list. You can call or write our customer service department at the above telephone number and address, for more information about your opt-out rights. In addition, Nevada residents can contact the Nevada Attorney General for more information about their opt-out rights by calling 775-684-1100, emailing <a href="mailto:bcpinfor@ag.state.nv.us">bcpinfor@ag.state.nv.us</a>, 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- 4717. You are being provided this notice under Nevada state law.</p> <p><b>Texas Residents:</b> Gateway is licensed and examined 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 Gateway should contact the Office of Consumer Credit Commissioner through one of the means indicated below:</p> <p><b>In person or U.S. Mail:</b> 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: <a href="mailto:consumer.complaints@occc.state.tx.us">consumer.complaints@occc.state.tx.us</a> Website: <a href="http://www.occc.state.tx.us">www.occc.state.tx.us</a></p> <p><b>Vermont Residents:</b> We will not disclose your financial information to our affiliates without your consent (except information about our transactions or experiences with you), or as allowed by law. We will not disclose your financial information to nonaffiliates without your consent, except as allowed by law. For example, we may disclose your financial information without your consent to service your account or under a joint marketing agreement we have with another financial institution.</p>	