



## IMPORTANT INFORMATION ABOUT YOUR PRIVACY

<b>FACTS</b>	WHAT AMERIFIRST HOME IMPROVEMENT FINANCE CO. DOES 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 and income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business. In the section below we list the reasons financial companies can share their customer’s personal information; the reasons AmeriFirst Home Improvement Finance Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AmeriFirst Home Improvement Finance Co. 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.	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>No</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>No</b>

<b>Questions?</b>	Call (800) 228-2179 or email <a href="mailto:service@trustamerifirst.com">service@trustamerifirst.com</a>
-------------------	---

<b>Who we are</b>	
Who is providing this notice?	AmeriFirst Home Improvement Finance Co.

<b>What we do</b>	
How does AmeriFirst Home Improvement Finance Co. 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 building. Employees' access to personally identifiable information is limited to those with a business purpose to know such information.
How does AmeriFirst Home Improvement Finance Co. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Pay your bill</li> </ul>
Why can't I limit all sharing?	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 nonaffiliated to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• AmeriFirst Home Improvement Finance Co. does not share with our affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• AmeriFirst Home Improvement Finance Co. does not share with nonaffiliated so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• AmeriFirst Home Improvement Finance Co. does not jointly market.</li> </ul>