

Centennial Lending, LLC
Policies Manual - Privacy

Privacy

Rev 03/2025

FACTS

WHAT DOES CENTENNIAL LENDING, 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
- Payment History and Credit Scores
- Credit History and Employment Information

When you are *no longer* a customer, we continue to share your information as described in this notice.

How?

All financial companies need to share limited personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information, the reasons Centennial Lending, LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Centennial Lending, 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes – Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (866) 588-1100 or go to www.centennial-lending.com

Centennial Lending, LLC
11281 Business Park Cir.
Firestone, CO 80504

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Who is providing this notice?	Centennial Lending, LLC.	
What we do		
How does Centennial Lending, LLC protect my personal information?	To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Centennial Lending, LLC collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none">• Apply for a loan or give us your income information• Provide account information or provide employment information• Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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">• Sharing for affiliates' everyday business purposes – information about your creditworthiness• Affiliates from using your information to market to you• Sharing to non-affiliates 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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Centennial Lending, LLC does not share with our affiliates.</i></p>	
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Centennial Lending, LLC does not share with nonaffiliates so they can market to you.</i></p>	
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <p><i>Centennial Lending, LLC does not jointly market.</i></p>	
Other important information		
<p>For California Residents: The California Consumer Privacy Act (“CCPA”) Privacy Policy may provide you with additional rights except in the event that an exception to the application of the CCPA applies to your personal information.</p> <p>Centennial Lending’s CCPA Privacy Policy is available online: CLICK HERE</p> <p>Alternatively, you may exercise your rights under the CCPA by sending a written request to the address on page 2 of this notice or by completing the web form LOCATED HERE.</p>		