

FACTS

WHAT DOES S. J. DENHAM 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
- Credit history and credit scores
- Employment information and checking account information

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 S. J. Denham chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does S. J. Denham 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	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions? Call Sales Manager at (530) 241-1756

To provide you with additional information regarding our privacy practices and your rights under the California Consumer Privacy Act, a copy of our Notice of Collection of Personal Information has been made available to you. Our Privacy Policy may also be accessed at www.sjdenham.net. By signing below, you acknowledge receipt of this Privacy Notice.

 Signature

 Signature

 Date

 Print Name

 Print Name

Who we are

Who is providing this notice? S. J. Denham, Inc. is doing business as S. J. Denham.

What we do

How does S. J. Denham 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 S. J. Denham collect my personal information? We collect your personal information, for example, when you

- Complete a credit application
- Apply for financing or for a lease
- Provide employment information
- Give us your contact information
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *S. J. Denham has no affiliates.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *S. J. Denham does not share with nonaffiliates so they can market to you.*


Joint Marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *S. J. Denham engages in joint marketing with banks, credit unions and finance lenders.*

Other important information

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