



TIME INVESTMENT COMPANY, INC. PRIVACY POLICY

This policy is effective as of January 1, 2013.

FACTS	WHAT DOES TIME INVESTMENT COMPANY, INC. ("TIC") 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 can include: <ul style="list-style-type: none"> • Social Security number, birthdate, contact information, and employment information • account balances and income history • credit history 	
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 TIC chooses to share; and whether you can limit this sharing.	
Reasons TIC can share your personal information	Does TIC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your payments, maintain your loan account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	No
For joint marketing with other financial companies	No	Yes, but we don't joint market
For any affiliates' everyday business purposes - information about your transactions and experiences	No	No, but we don't have affiliates
For any affiliates' everyday business purposes - information about your creditworthiness	No	Yes, but we don't have affiliates
For any affiliates to market to you	No	Yes, but we don't have affiliates
For nonaffiliates to market to you	No	Yes, but we don't joint market
To limit our sharing	<ul style="list-style-type: none"> • Call 1-262-334-1037 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing, and we don't joint market.</p>	
Changes	Our Privacy policy may change from time to time. Our privacy policy is delivered annually, in writing. You may view our current privacy policy online at any time at www.timeinvestment.com	
Questions?	Call 1-262-334-1037	

Who we are	
Who is providing this notice?	Time Investment Company, Inc. ("TIC")
What we do	
How does TIC 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 TIC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Apply for credit and receive a loan, and in monitoring your loan account on a day-to-day basis We also collect your personal information from others, such as credit bureaus, or other companies.
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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. TIC does not use your personal information for any marketing, either through affiliates or nonaffiliates.
What happens when I limit sharing for a loan account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise. Any co-borrower may express a privacy preference on behalf of the other joint co-borrowers.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Presently, TIC does not have any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • TIC does not share with nonaffiliates so they can market to you. • Your loan may be sold or assigned to another finance company or financial institution, and in that event, TIC will share your information with that new finance company or financial institution so that your loan account can continue to be serviced.
Joint marketing	A formal agreement between nonaffiliated companies that together market to you. <ul style="list-style-type: none"> • TIC does not jointly market.
Other important information	
Important Notice about Credit Reporting: We may report information about your loan account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your loan account(s) may be reflected in your credit report and/or consumer report.	
California: We will not share your personal information with financial companies for joint marketing purposes except as required or permitted by law.	
Vermont: We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided above.	