



FACTS

WHAT DOES BHG FINANCIAL, 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: <ul style="list-style-type: none"> • Social Security number and income • Credit history and credit scores • Credit card or other debt and employment information
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 BHG Financial, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BHG Financial, 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: https://corporate.bhgfinancial.com/privacy or • Mail the form below <p>Please note:</p> <p>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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Go to https://corporate.bhgfinancial.com/privacy .

MAIL-IN FORM

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me.</p>	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	
Address		
City, State, Zip		
Loan Number		
Mail To:	BHG Financial, LLC., Attention: Privacy, 201 Solar Street, Syracuse, NY 13204	

WHAT WE DO

<p>How does BHG Financial, LLC protect my personal information?</p>	<p>To <i>protect</i> 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.</p>
<p>How does BHG Financial, LLC collect my personal information?</p>	<p>We <i>collect</i> information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Give us your income information or provide employment information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<p>Why can't I limit all sharing?</p>	<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 for nonaffiliates 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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

DEFINITIONS

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies that utilize the name <i>Bankers Healthcare Group, LLC; 300 Spencer Street LLC; 3700 Lakeside Drive LLC; BHG MCB Financing, LLC; BHG Funding 01 LLC; BHG CB RC1 LLC; BHG CB RC2 LLC; BHG CB TL1 LLC; BHG Securitization Funding LLC; Broward Business Center, LLC; Broward Business Center II, LLC; Crawford & Castro, LLC; Crawford & Castro Properties, LLC; BHG MC Services, LLC; Founders, LLC; FundEx, LLC; Fund-Ex Solutions Group, LLC; BHG Realty, LLC; BHG Patient Lending LLC; Risk Management Solutions Group LLC; Stratosphere Holdings LLC; and C&C Boston, LLC.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include <i>financial services companies such as banks and other lending institutions.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include <i>financial services companies</i>

OTHER IMPORTANT INFORMATION

California law gives you the right to opt out of certain sharing. Please see the enclosed notice entitled "Important Privacy Choices for Consumers."



IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name	
Account or Policy Number(s)	
Signature	

To exercise your choice do the following:

- Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records)