

FACTS WHAT DOES CITIFINANCIAL DO WITH YOUR PERSONAL INFORMATION?

REV. 2011

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 • income • account balances • employment information • 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 CitiFinancial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CitiFinancial 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 credit worthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<p>Opt out by mail. Fill out the attached Mail-in Form and return it to the address indicated on the Form. Be sure to include account numbers since your privacy choices will be applied only to accounts listed. Please provide all of the requested information so that CitiFinancial can correctly administer your request.</p> <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 provided this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p>
Questions?	<ul style="list-style-type: none"> • Call <i>or</i> • Visit us online: www.CitiFinancialServicing.com

PRIVACY CHOICES FORM	
Mail-In Form	
Mark any / all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my credit worthiness 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 non-affiliates to market their products and services to me. 	
Name	Mail to: CitiFinancial
Address	PO Box 70915
City, State, Zip	Charlotte, NC
[Account #] 6 7	28272-0915
[Account #] 6 7	

Who we are	
Who is providing this notice?	You are receiving this notice from CitiFinancial, Inc., a subsidiary of Citigroup, Inc. All references to CitiFinancial refer to the subsidiary of CitiFinancial Credit Company which is maintaining your account. These subsidiaries include: CitiFinancial Company, CitiFinancial Consumer Services, CitiFinancial Consumer Services, Inc., CitiFinancial Corporation, CitiFinancial Corporation, LLC, CitiFinancial, Inc., CitiFinancial of Virginia, Inc., and CitiFinancial Services, Inc.
What we do	
How does CitiFinancial 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. Our physical, electronic, and procedural safeguards meet applicable law. We train our employees to properly handle personal information. We require our service providers to protect the confidentiality of personal information.
How does CitiFinancial collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • provide account information • give us your contact information • provide employment information • apply for a loan • pay your bills <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 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Citi name; financial companies such as CitiFinancial Credit Company, Citi Assurance Services, Inc., Citibank (South Dakota), N.A., Citibank, N.A., Citi Global Markets Realty Inc., Citimortgage, Inc. and Banamex USA.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

Other Important Information

For Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For North Dakota Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by North Dakota law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

Texas Consumer Privacy Notice

CitiFinancial is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against CitiFinancial should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In person or U.S. Mail:
2601 North Lamar Boulevard
Austin, TX 78705-4207
Telephone: (800) 538-1579
Fax Number: (512) 936-7610
E-Mail: consumer.complaints@occc.state.tx.us
Website: www.occc.state.tx.us

For Nevada Residents: Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by telephoning or writing to your CitiFinancial branch as indicated on your billing statement.

You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General
555 E. Washington Street, Suite 3900
Las Vegas, NV 89101
Phone: (702) 486-3420
Email: aginfo@ag.state.nv.us

Fair and Accurate Credit Transactions Act Notice

The federal Fair and Accurate Credit Transactions Act of 2003 requires us to provide you the following legal notice: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

SUPPLEMENT

FREQUENTLY ASKED QUESTIONS:

To help you better understand the new privacy notice format that you have received we have added a series of FAQs below:

Q: Why Am I Getting This Type of Notice?

A: After several years of effort, the Joint Federal Regulatory Agencies for financial business in the United States recommended that this type of notice would better serve consumers. Because of this, CitiFinancial has retired the previous format of our privacy notice and replaced it with this one.

Q: Has anything changed?

A: Yes. CitiFinancial recommends that you carefully review this notice.

Q: Do I have to inform you of my choices again?

A: If you have already told us your choices regarding a prior or separate loan account number, you do not have to tell us again. However, when opening a new loan account number, CitiFinancial recommends that you carefully review this notice.

Q: Will I get Other Notices?

A: If you are a customer of another Citi affiliate or business not included here and you receive its privacy notice, you should also review that privacy notice since you may need to separately notify that entity of your privacy choices.

Q: How long will it take to process my privacy choices?

A: It takes approximately 30 days to process a customer's privacy choices. During this time, a customer's personal information may be shared or used for marketing purposes because of information sharing that was already in process at the time the customer made their choices.

CITI ASSURANCE SERVICES - PRIVACY NOTICE

This notice applies only to customers (“You, Your”) of American Health and Life Insurance Company, National Benefit Life Insurance Company, Triton Insurance Company and Sears Life Insurance Company. (“We, Us, Our”), who have purchased insurance products in connection with a loan or credit transaction.

We are providing You with this privacy notice to help You understand how We handle the personal information about You that We collect. We protect personal information about You by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. Third parties who have access to personal information must agree to follow appropriate standards of security and confidentiality.

We train people who work for Us how to properly handle personal information and We restrict access to it.

We may collect personal information about You when You apply for insurance and when We process an insurance claim. The information comes from various sources including:

- Information We receive from You on applications or claims forms, such as name, address, social security number, date of birth, telephone number, income, and occupation,
- Information about Your transactions with Us, Our affiliates, or nonaffiliated third parties, such as account balances, payment history, and account activity,
- Information We receive about You from other sources, such as Your employer and other third parties.

We do not disclose any personal information about You or Our former customers except as permitted by law, such as disclosures necessary to process and service Your account, to protect against fraud, to protect the security or confidentiality of Our records, or at Your direction or with Your consent.