

PRIVACY POLICY

Rev. October 2020

FACTS	WHAT DOES RIVERBEND FINANCE, LLC DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. This notice tells you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> •Social Security number and checking account information. •Payment history and income. •Employment information and wire transfer instructions. 	
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 reason Riverbend Finance, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does Riverbend Finance, 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.	NO	WE DO NOT SHARE
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 our affiliates to market to you.	NO	WE DO NOT SHARE
For nonaffiliates to market to you.	NO	WE DO NOT SHARE
To limit our sharing	<p>•Call 1-888-387-1977 our menu will prompt you through your choices or</p> <p>•Visit us on the web at www.RiverbendCash.com</p> <p>•Contact us via email at CustomerService@RiverbendCash.com</p> <p>Please note: If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our customer, we can share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 1-888-387-1977 or go to www.RiverbendCash.com	

Who we are:	
Who is providing this notice?	Riverbend Finance, LLC a business entity of the Fort Belknap Indian Community, is providing this privacy policy.
What we do:	
How does Riverbend Finance, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures. These measures include computer safeguards and secured files and buildings.
How does Riverbend Finance, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> •Apply for a loan; •Give us your income information; •Tell us where to send the money; •Provide account information; •Provide employment information; and <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>You have 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; and •Sharing for nonaffiliates to market to you.
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 other business entities of the Fort Belknap Indian Community.</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>Riverbend Finance, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> •<i>Riverbend Finance, LLC does not jointly market.</i>

Other important information:

To protect both you and us, we use services provided by a third-party to help decide whether to accept transactions from personal computers, mobile phones, or other devices. The third-party service checks whether these devices have been identified with fraudulent or abusive transactions in the past, such as reported instances of identity theft, account takeovers, or malware attacks. For this purpose, a cookie file, flash storage token, or other code file may be placed on your device to identify it in the future when you visit our website or connect with our applications. On connection with our site or service, we will transmit that device identification code to the third-party's server, along with data concerning certain technical attributes of your device such as the model, operating system, and browser version, as well as the IP address, all of which are used to confirm device identification. The third-party's server returns a response recommending that transactions be accepted or denied, according to settings we have selected. If you set your browser or device to reject these cookies or tokens, you may not be able to conclude some transactions through our website or application. If your requested transaction is declined, or if you have questions about our use of a "device reputation" service, please contact Customer Service at CustomerService@RiverbendCash.com.