

# FACTS

## WHAT DOES GROVES CAPITAL, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul>
<b>How?</b>	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 [name of financial institution] chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Groves Capital, Inc share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	NO	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call (619) 212-1127 or</li> <li>■ Visit us online: <a href="http://www.grovescapital.com">www.grovescapital.com</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (619) 212-1127 or go to <a href="http://www.grovescapital.com">www.grovescapital.com</a>
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### Mail-in Form

<b>Leave Blank OR</b> If you have a joint loan, your choice(s) will apply to everyone on your account unless you mark below.	Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
<input type="checkbox"/> Apply my choices only to me	<b>Name</b>	<b>Mail to:</b> Groves Capital, Inc. 5314 Sweetwater Trails San Diego, CA. 92130
<b>Address</b>	<b>City, State, Zip</b>	
<b>Loan #</b>		

**Who we are****Who is providing this notice?**

Groves Capital Inc.

**What we do****How does Groves Capital Inc 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, buildings and encryption methods online and in e-mail communication containing NPPI.

**How does Groves Capital Inc collect my personal information?**

We collect your personal information, for example, when you

- apply for a loan
- inquire about a loan
- respond to an advertisement or solicitation

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. See below for more on your rights under state law.

**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**

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

- *None*

**Nonaffiliates**

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

- *Advantage Credit, Any title/escrow company, any other company through the process of securing financing for your inquiry*

**Joint marketing**

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

- *None*

**Other important information**

Please see our CA Privacy Disclosure on our website and enclosed with this form

