

FACTS**WHAT DOES OWNIT HOLDINGS, INC. (“DUCKSCORE”) DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law give 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:

- **Transaction and Experience Information:** This includes information about your transactions and account experience, as well as information about our communications with you.
- **Consumer Reporting Information:** This includes the information and consumer report we may obtain from a consumer reporting agency
- **Information from Outside Sources:** This could include information we receive regarding your employment, credit, or other relationships
- **Survey and Research Information:** This includes information you provide to us through a survey or research questions we may ask you
- **Other General Information:** This includes information from outside sources such as public records.

How?

All financial companies need to share customer’s personal information to run their everyday business. In the section below we list the reasons financial companies share their personal information; the reason duckscore chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does duckscore share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, and 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	No
For our affiliates’ everyday business purposes- Information about your transactions and experiences	No	No
For our affiliates to market to you	No	No (We do not share this information)
For nonaffiliates to market to you	No	Yes (We do not share this information)

To limit our sharing

Call: 1-800-958-5054
Visit us online: privacy@duckscore.com

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date you receive this notice. When you are no longer 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.

Questions

Call: 1-800-958-5054

Who we are

Who is providing this notice?	OwnIt Holdings, Inc. is providing this privacy policy and it applies to all products and services made by the company.
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What we do

How does duckscore protect your personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with industry standards. These measures include computer safeguards and secured files and buildings.
How does duckscore collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">● Open an account or perform transactions● Give us your personal information● Respond to a survey or research questions We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing	You have the right to limit only: <ul style="list-style-type: none">● Affiliates from using 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. Our affiliates include: <ul style="list-style-type: none">● We currently do not share information with Affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">● Nonaffiliates we share with include collection agencies, servicers, consumer reporting agencies, contract buyers, investors, database providers, and others.
Joint Marketing	Formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">● Our joint marketing partners include financial services companies.

Other Important Information

None