

Privacy Policy

FACTS	WHAT DOES SKY BRIDGE 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?	<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 Account Transactions ▪ Account Balances and Transaction History ▪ Payment History and Employment Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Sky Bridge Financial, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Sky Bridge 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	No
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 don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
Questions?	Call 855-444-2679	

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Who we are	
Who is providing this notice?	This notice is provided by Sky Bridge Financial, LLC and other affiliated companies*:

What we do	
How does Sky Bridge Financial, LLC 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.
How does Sky Bridge Financial, 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 or provide employment information ▪ Pay your bills or provide account information ▪ Give us your contact information <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 mor on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control, agents, or the servicers of those companies. They can include financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as debt resolution service providers..</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with include financial companies such as broker/dealers and non-financial companies such as, direct marketers and loan servicers.
Joint marketing	<p><i>A formal agreement between non affiliated financial companies that together market financial products or services to you.</i></p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include financial institutions, lead generators, and marketing and sales organizations.</i>

Other important information

<p>Loan Eligibility Service</p> <p>In connection with your use of this site, Sky Bridge Financial, LLC shares your Personal Information with Monevo Inc to provide the loan eligibility service and their related tools and services.</p> <p>You acknowledge that by agreeing to this Privacy Policy you have read and agree to Monevo Inc's Terms of Service, Credit Authorization Agreement, eConsent, and Privacy Policy.</p> <p>* Notice provided by: Sky Bridge Financial, LLC For questions or complaints about this loan, contact Sky Bridge Financial at 855-444-6673. The lender is licensed</p>
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and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

Nevada Residents	Nevada law requires that we tell you about the option to be placed on our do-not-call list. At any time, you may request to be placed on our internal "Do Not Call" list by calling MRV Banks at 1-866-855-2594. For more information about the Nevada "Do Not Call" notice requirement, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone: 1-702-486-3132 or email BCPINFO@ag.state.nv.us .
Vermont Residents	In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent.
California Residents	In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our corporate family to the extent required by California law.