

Privacy Policy Orenda

In accordance with federal regulations, we are giving you this notice to tell you how we may use nonpublic personal financial information ("Personal Information") about you. This notice applies to both current and former customers of Orenda Internet Solutions Inc. and in some instances, to any party who submits Personal Information to us for consideration. If you are a NEW customer, we can begin sharing your information 30 days after the date this notice was made available to you.

COLLECTION OF PERSONAL INFORMATION

Financial companies choose how they share your Personal Information, and federal law gives consumers the right to limit some, but not all sharing. Please read this information carefully so you understand how Orenda Internet Solutions Inc., handles your personal information. We collect the following types of Personal Information about you:

- Demographics and identifying information, such as your name, address and telephone number.
- Credit related information, such as your driver's license number and information needed to complete and process vehicle title and registration forms.

The personal information we collect about you may include the following sources:

- You, such as your name and social security number that you can provide on applications or other forms.
- Us, or third parties from transactions you have entered into, such as your loan balance and payment history.
- Consumer reporting agencies, social network, or other verification agencies, such as your credit history, residential history, criminal history and information about your credit worthiness.

DISCLOSURE OF PERSONAL INFORMATION

Every financial services company needs to share certain customer information in order to conduct business. We may disclose the personal information that is described above under the following circumstances:

- 1) To our services providers (companies not related by common ownership or control).

We may disclose some or all of the Personal Information described above to companies that perform services for us or act on our behalf, such as banks, statement processors, telephone or other media call center

processors, repossession companies, collection agencies, or our attorneys. We may also do so for our own marketing purposes to make you aware of products or services that we believe may be of interest to you. We may make such disclosure of personal information about you such as customer or former customer.

2) Among Affiliates (companies related by common ownership or control)

We do not share personal Information about you with any affiliates that are not otherwise service providers.

3) With Other Third Party

We do not share personal Information about you with third parties, except as may be required by law, or except as permitted by law. For example: Although we currently do not run credit checks as of the date of this publishing, we may report information about your loan to credit reporting agencies in the future should our policies change in that regard; and, we may be required to provide personal information about you pursuant to legal process.

PROTECTION OF INFORMATION

We restrict access to Personal Information to our employees or agents who need this information to provide financial products or services to you. We strive to maintain physical, electronic and procedural safeguards that are consistent with federal standards to guard your personal information

Privacy Policy effective date: June1, 2013.