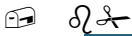


ENERGY SERVICE EXPERTS PRIVACY POLICY

FACTS	WHAT DOES ENERGY SERVICE EXPERTS 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 that Solar Service Experts, LLC d/b/a Energy Service Experts (“ESE” “we” or “our”) collect and share depend on the product or service you have with us. This information can include your:</p> <ul style="list-style-type: none"> • Social Security Number • Credit history and credit scores • Payment history • Account balances • Income
HOW?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons we can share your personal information; the reasons ESE chooses to share; and whether you can limit this sharing.

Reasons We Share Your Personal Information	Does ESE share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transaction, maintain your account(s), respond to court orders and legal investigations or to 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non- affiliates to market to you	Yes	Yes

To Limit Our Sharing	<p>Complete and mail the form below.</p> <p>PLEASE NOTE: If you are a new customer, we can begin sharing your information 30 days from this notice. When you are no longer a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call us toll-free: 888-636-0336 Ext. 5



Mail-in Form

<p>Leave Blank</p> <p>OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account, unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	Mark any/all you want to limit:	
	<input type="checkbox"/>	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
	<input type="checkbox"/>	Do not allow affiliates to use my personal information to market to me.
	<input type="checkbox"/>	Do not share my personal information with non-affiliates to market their products and services to me.
	NAME	
ADDRESS		
CITY, STATE, ZIP		
ACCOUNT #		

Who We Are

Who is providing this notice?	You are receiving this notice from Solar Service Experts, LLC d/b/a Energy Service Experts.
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What We Do

How does ESE 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 ESE collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> • Apply for a loan, retail installment contract, solar lease or power purchase agreement, or other solar or energy efficiency financing product. • Open an account or provide account information • Pay your bills • Give us your income information <p>We also collect personal information from others, such as credit bureaus, your contractor or installer, our 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 non-affiliates to market to you <p>State laws may or individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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 or nonfinancial companies. Our affiliates include companies within the Spruce Finance corporate family, including, without limitation: Clean Power Finance, Inc.; CPF Asset Management, LLC; Kilowatt Financial, LLC; Kilowatt Systems, LLC; Spruce Finance Inc.; Spruce Lending, Inc.; and Spruce Manager, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. Non-affiliates include dealers, contractors and/or installers who work directly with you.
Joint Marketing	<p>A formal agreement between non-affiliated companies that market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners may include home improvement, energy efficiency, water conservation, other renewable energy companies, and other institutions such as lenders.

Other Important Information
<p>State Privacy Laws: We will comply with state privacy laws to the extent they apply.</p> <p>California and Vermont Residents Only: We will not share your information except for our everyday business purposes, for marketing our products and services to you or as required or permitted by law or with your consent.</p> <p>Vermont Residents Only: We will not share your credit information with affiliates of ESE without your consent.</p> <p>Nevada Residents Only: Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list at 866-525-2123 Ext. 2. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; Phone: 702-486-3132; email: BCPINFO@ag.state.nv.us.</p> <p>North Dakota Residents: We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p>