

U.S. CONSUMER PRIVACY NOTICE

FACTS	WHAT DOES SPRUCE 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?	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"> • Social Security number and income • account balances and payment history • credit history and credit scores
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 Spruce chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spruce 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 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Complete and mail the form below.</p> <p>Please note:</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> a 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>
Questions?	Call us toll-free: 888-636-0336

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="radio"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="radio"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="radio"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	NAME	<p>Mail to: Spruce Finance 2900 North Loop West 3rd Floor Houston, TX 77092</p>
	ADDRESS	
	CITY, STATE, ZIP	
	ACCOUNT #	

Who we are	
Who is providing this notice?	You are receiving this notice from Spruce Finance, Spruce Lending, Inc. and Solar Service Experts, LLC

What we do	
How does Spruce 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 Spruce collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account • pay your bills • use your credit or debit card • provide account information • give us your contact 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 nonaffiliates to market to you <p>State laws and 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Our affiliates include companies with a common corporate identity of Spruce; financial companies such as Spruce Lending, Inc., Spruce Asset Management, LLC and Kilowatt Financial, LLC; and non-financial companies such as Spruce Manager, LLC, Kilowatt Systems, LLC and Solar Service Experts, LLC.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none">• Nonaffiliates we share with can include account servicing and billing vendors, internet service providers, government entities, and external auditors
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together 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

State Privacy Laws: We will comply with state privacy laws to the extent they apply.

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. **Vermont Residents Only:** We will not share your credit information with affiliates of Spruce without your consent. **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 by calling 888-636-0336. 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: aginfo@ag.nv.gov. **North Dakota Residents Only:** We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.