

PRIVACY NOTICE FOR CUSTOMERS

FACTS

WHAT DOES NATIONAL ENERGY IMPROVEMENT FUND, LLC, (“NEIF,” “we,” or “us”) 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:

- Social Security Number and name
- Email address and telephone number
- Account balances and transaction history
- Credit history and income

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 National Energy Improvement Fund, LLC choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NEIF 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	Yes
For joint marketing with other financial companies	No	Yes
For our affiliates’ everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 484-838-5460, option 5

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent 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 484-838-5460

Who we are	
Who is providing this notice?	National Energy Improvement Fund, LLC; https://www.neifund.org/
What we do	
How does National Energy Improvement Fund, 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 National Energy Improvement Fund, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for financing; • Participate in a promotion or online survey; or • Contact us with a question or suggestion. <p>We also collect your personal information from others, such as consumer reporting agencies, affiliates, or outside sources.</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 credit worthiness • affiliates from using your information to market to you • sharing for third parties to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an application I hold jointly with someone else?	<ul style="list-style-type: none"> • If you limit sharing with affiliates, your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders • If you limit sharing with third parties, your choices will apply to everyone on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include RBFunding LLC
Third parties	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Third parties we share with can include companies included in the Application process, companies that perform services on our behalf, approved contractors, companies that may own the loans, or as required by law, law enforcement or government agencies.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • NEIF doesn't jointly market.

State Disclosures	
Connecticut	<p>1. Collection of Social Security Numbers.</p> <p>NEIF collects the Social Security numbers of prospective customers only for legitimate business purposes.</p> <p>2. Access to Social Security Numbers</p> <p>NEIF restricts access to the Social Security numbers it collects to only NEIF employees and certain third parties who are authorized to access this</p>

	<p>information. Authorized employees are those whom NEIF has determined have a legitimate business need to access this information. Authorized third parties are those who have a legitimate need to access this information and owe a duty to maintain its confidentiality.</p> <p>3. Use and Disclosure of Social Security Numbers.</p> <p>NEIF prohibits the disclosure and use of Social Security numbers unless such disclosure and use complies with this policy and with applicable law. Documents, materials or computer screens that display Social Security numbers shall be shown only to authorized employees and third parties and shall be kept out of public view at all times.</p> <p>4. Safeguarding Social Security Numbers.</p> <p>NEIF safeguards the confidentiality of the Social Security numbers it collects in accordance with its internal policies and procedures governing the protection of confidential and personal information. Such policies and procedures address the physical, technical and administrative safeguards NEIF has adopted and implemented to protect Social Security numbers and other confidential and personal information.</p>
<p>Delaware</p>	<p>The types of personal information NEIF collects 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 name• Email address and telephone number• Account balances and transaction history• Credit history and income <p>NEIF restricts access to this information and only certain third parties who have a legitimate need to access this information and owe a duty to maintain its confidentiality are permitted to access this information.</p> <p>This section is effective as of January 15, 2019. NEIF may change this section by publishing revised terms and posting these revised terms on its website.</p> <p>NEIF does not track its customers over time and across third party websites to provide targeted advertising and therefore does not respond to Do Not Track (DNT) signals. However, some third-party sites do keep track of your browsing activities when they serve you content, which enables them to tailor what they present to you. If you are visiting such sites, many Internet browsers allow you to set the DNT signal on your browser so that third parties (particularly advertisers) know you do not want to be tracked.</p>