

## PRIVACY NOTICE

### FACTS

#### WHAT DOES NATIONAL ENERGY IMPROVEMENT FUND, LLC, (“NEIF,” “we,” or “us”) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security Number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NEIF share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> – to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don’t share</b>
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes</b> - information about your credit worthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call toll-free <a href="tel:888-961-6343">888-961-6343</a>, option 5 – our menu will prompt you through your choice</li> </ul> <p><b>Please note:</b></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> our 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>
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<b>Questions?</b>	Call toll-free at 888-961-6343, option 5
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## Who we are

**Who is providing this notice?** National Energy Improvement Fund, LLC; <https://www.neifund.org/>

## What we do

<b>How does National Energy Improvement Fund, LLC protect my personal information?</b>	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.
<b>How does National Energy Improvement Fund, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Apply for financing or pay your bills</li> <li>• Provide employment information or give us your income information</li> <li>• Provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <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>
<b>What happens when I limit sharing for an application I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as RBFunding LLC, NEIF-MSH Financial, LLC, Go Greener Capital LLC and NEIF-MSH Insurance, LLC</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates 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.</i></li> </ul>
<b>Joint marketing</b>	<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"> <li>• <i>NEIF doesn't jointly market.</i></li> </ul>

## Other important information

**Plaid, Inc.** NEIF uses a nonaffiliate, Plaid Inc. ("Plaid"), to gather your data from financial institutions and to facilitate instant account verification. NEIF may share your information with Plaid for our everyday business purposes. Plaid may store your information for verification and transaction purposes or use your information on a per-transaction basis for fraud prevention, as well as help verify a sufficient balance is available to process your

transaction. For more information on how Plaid collects, uses, and protects your information, please visit Plaid's Privacy Policy at <https://plaid.com/legal/#end-user-privacy-policy>.

**Text Messaging.** If you opt into receiving text messaging from NEIF, your text messaging opt-in data and consent details will not be shared with any third parties not required for our everyday business purposes except when explicitly authorized by you.

#### State Specific Disclosures

**California**

We will not sell, share, transfer, or otherwise disclose your nonpublic personal information to or with affiliates or nonaffiliated third parties, other than as permitted by California law, unless you authorize us to make those disclosures. For example, nonpublic personal information may be shared to effect, administer, or enforce a transaction requested or authorized by you, or in connection with servicing or processing a financial product or service requested or authorized by you, or in connection with maintaining or servicing your account.

**Vermont**

NEIF will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning our privacy policies can be found at <https://www.neifund.org/privacy-policy/> or call toll-free 888-961-6343.