

INNOVATIVE CHANGES - PRIVACY POLICY

FACTS

WHAT DOES INNOVATIVE CHANGES DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>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 Innovative Changes Privacy Policy.</p> <p>At Innovative Changes, we respect the privacy of our customers. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Innovative Changes. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Name, address, Social Security number and income ■ Account balances and transaction history ■ Credit history and credit scores <p>When you are <i>no longer</i> our client, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	<p>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 Innovative Changes chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Innovative Changes share?	Can you limit this sharing?
For our everyday business purposes— such as to process your loan 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	Yes

For nonaffiliates to market to you	No	Yes
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What we do

How does Innovative Changes 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Innovative Changes collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan ■ apply for any service of Innovative Changes ■ visit our website, provide us information on any online application or transaction, or information you send to us by email. <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</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 or assist you (except joint marketing)

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Innovative Changes has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Innovative Changes does not share with nonaffiliates so they can market to you, except under joint marketing agreements.</i>
Joint marketing	<p>A formal agreement between <i>Innovative Changes</i> and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers as follows: financial institutions providing second-chance bank accounts; non-profit organizations involved in community development that may be helping you achieve financial and household stability; and private and public funders for the purpose of program reporting, auditing, research and oversight.</i>

Other important information

Privacy Policy Changes. While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at www.innovativechanges.org

To limit our sharing

- Visit us in person at a branch;
- Call (503) 249-5205; or
- Mail the form below.

Questions?

Call (503) 249-5205, send us an email at contact@innovativechanges.org, or write to us at:
Innovative Changes, 2010 Lloyd Center, Portland, OR 97232

Mail-in Form

Leave Blank

OR
[If you have a joint account, your choice will apply to everyone on your account unless you mark below.]

Mark any/all you want to limit:

- Do not share information about my personal non-public information about me to all unaffiliated third parties other than those permitted by law
- Do not share information about my personal non-public information about me to unaffiliated third parties other than that which is used only for program review, auditing, research and oversight purposes.

Name
Address
City, State, Zip
[Account #]

Mail to:
Innovative Changes
2010 Lloyd Center
Portland, OR 97232