

**FACTS****WHAT DOES ROADRUNNER FINANCIAL, LLC ("RF") 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, income and contact information
- account balances, payment history and transaction history
- vehicle information and credit information

**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 RF chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                              | Does RF share? | Can you limit this sharing? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes            | No                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you                                                                                                             | Yes            | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                   | Yes            | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences                                                                               | Yes            | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness                                                                                           | Yes            | Yes                         |
| <b>For our affiliates to market to you</b>                                                                                                                                                  | Yes            | Yes                         |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                   | Yes            | Yes                         |

**To limit our sharing**

- Call us at (833) 288-1367 and speak to one of our customer service representatives;
- Visit us online: [www.roadrunnerfinancial.com](http://www.roadrunnerfinancial.com); or
- Email us at [optout@roadrunnerfinancial.com](mailto:optout@roadrunnerfinancial.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Please call (833) 288-1367 Monday thru Friday, 8AM-5PM CST or go to [www.roadrunnerfinancial.com](http://www.roadrunnerfinancial.com)

## Who we are

Who is providing this notice?

Roadrunner Financial, LLC, Roadrunner Account Services, LLC., and Octane Lending, Inc.

## What we do

How does RF 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 RF collect my personal information?

We collect your personal information, for example, when you

- give us your contact information
- apply for financing or apply for a loan
- pay your bills or provide account information
- visit our website

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law

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 and nonfinancial companies.

- Our affiliates include financial companies such as Roadrunner Account Services, LLC & Octane Lending, Inc. and non-financial companies such as Octane Media, LLC

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include other financial companies and original equipment manufacturers (OEMs). Some OEMs participate in our joint marketing programs; see Joint Marketing below.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners may include dealerships with which we have a business relationship, other financial companies and OEMs.

## Other Important Information

**California and Vermont Residents:** If your primary mailing address is in California or Vermont, we will not share your credit or financial information that we collect except as permitted by law, including, for example, with your consent or to service your account. We will also not use your information for joint marketing purposes. We do not share customer information with third parties except as permitted by law.

**Texas Residents:** RF is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against RF should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538- 1579. Fax No.: (512) 936-7610. E-mail: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us). Website: <https://occc.texas.gov/consumers/file-a-complaint>.

**Children's Privacy:** We do not knowingly collect personal information from children under the age of 18. If we become aware that we have inadvertently received personal information from a child under the age of 18, we will delete such information from our records.

**Policy Updates:** We may update this notice to reflect changes in our practices, applicable law, or business operations. We will notify you at least 15 days before material changes to our information sharing practices take effect, and at least 15 days before other material changes take effect, by posting the updated notice on our website and, where required by law, providing direct notice. This notice applies to current and former customers alike.