

FACTS	WHAT DOES CAPITAL COMMUNITY BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number; account balances</li> <li>▪ payment history; transaction or loss history</li> <li>▪ credit history; overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Capital Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital Community Bank 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	Yes	No
<b>For our marketing purposes</b> – 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> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions?	Call <b>801-356-6699</b> or go to <b><a href="http://www.ccbankutah.com">www.ccbankutah.com</a></b>
------------	-----------------------------------------------------------------------------------------------------

Who we are	
<b>Who is providing this notice?</b>	Capital Community Bank, Inc.
What we do	
<b>How does Capital Community Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Capital Community Bank 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 a loan; give us your contact information</li> <li>• give us your income information; show your government-issued ID</li> <li>• provide employment 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 creditworthiness</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.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Capital Community Bank does not share with our affiliates.</li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Capital Community Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include card issuers, insurance providers, and other financial institutions.</li> </ul>

### Other important information

Capital Community Bank is chartered under the laws of the State of Utah and is subject to regulatory oversight by the FDIC. The most current copy of the privacy statement is available at [www.ccbankutah.com](http://www.ccbankutah.com).

**Do Not Track.** When someone visits our website, a cookie is placed on the visitor's computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. We advertise our products and services on website that you may visit, and we use service providers to place such advertisements. Those service providers (such as Google, Microsoft, or Yahoo) may use cookies placed on your computer to show you advertisements for our services on other websites. You can opt-out from service providers' and/or marketers' use of cookies in this manner by visiting each service provider's advertising opt-out page or by utilizing "do not track" functionality in your web browser. [If you choose to not have your browser accept cookies from our website, you will not be able to subscribe to any services available on our website.] [Note, is this true?]

#### California Residents Only:

**Right to Know About Personal Information Collected, Disclosed, or Sold.** You have a right to request what personal information we collect, use, disclose, or sell about you. You may make a request by logging into your account and submitting a request at <https://lendly.app/qfundRS#!/formCapture?ccBank> . If you are unable to log into your account, you may send a request to [requestmyccbinfo@getlendly.com](mailto:requestmyccbinfo@getlendly.com) or call us at 833-708-0380 with your first and last name, telephone number, home address, and account number (if applicable). We will use the information you provide to verify your identity and request.

- Categories of Information We Collect: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, employment information, payment history, transaction history, credit history, payment history, asset/collateral information, account balances, overdraft history, bank routing and account number(s), and payment card information
- Sources Where We Obtain This Information: credit applications, credit bureaus, third-party public information providers
- Business Purposes for Which the Information Was Collected: approving or denying requests for credit and servicing your account
- Categories of Third-Parties We Share Personal Information With: our servicer to assist with servicing your account and credit bureaus

We have disclosed, but not sold personal information to third-parties for business purposes in the preceding twelve months to assist us with servicing and maintaining your account, including the following categories of personal information: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, employment information, payment history, transaction history, credit history, payment history, asset/collateral information, bank routing and account number(s), and payment card information.

We do not sell the personal information of minors under 16 years of age without affirmative authorization.

#### Right to Request Deletion of Personal Information

You have a right to request the deletion of your personal information collected or maintained by us. You may make a request by logging into your account and submitting a request at <https://lendly.app/qfundRS#!/formDelete?ccBank> . If you are unable to log into your account, you may send a request to [deletemyccbinfo@getlendly.com](mailto:deletemyccbinfo@getlendly.com) or call us at 833-708-0382 with your first and last name, telephone number, home address, and account number (if applicable). We will use the information you provide to verify your identity and request. Under California Civil Code §1798.105(d), we are not required to delete your personal information if the transaction for which we collected your personal information is still outstanding or for such other listed purposes.

**Acting On Your Rights.** You will not receive discriminatory treatment by us for exercising your rights provided under the California Consumer Privacy Act (CCPA).

**Authorized Agent Information.** You may have an authorized agent submit a request to know what personal information we have or a request to delete your personal information on your behalf. To do so, the authorized agent must have received written permission from you or the authorized agent must have been provided a power of attorney pursuant to California Probate Code Section 4000 to 4465. Additionally, you may be required to verify your identity directly with us. We may deny a request from an agent that has not submitted proof that they have been authorized to act on your behalf.

**Contact for More Information.** You may contact us at 801-356-6699 for questions or concerns about our privacy policies and practices. You can learn more about your rights under California law at our privacy statement available at <https://www.getlendly.com/>



FACTS	WHAT DOES REPUBLIC BANK OF CHICAGO 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and account balances</li> <li>▪ Payment history and overdraft history</li> <li>▪ Transaction history and checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Republic Bank of Chicago chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital Community Bank 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>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>Questions?</b>	Call <b>800.526.9127</b> , go to <b>www.republicEbank.com</b> , or visit a Personal Banker at your local Banking Center.
-------------------	--------------------------------------------------------------------------------------------------------------------------

Who we are	
<b>Who is providing this notice?</b>	You are receiving this notice from Republic Bank of Chicago.
What we do	
<b>How does Republic Bank of Chicago protect my personal information?</b>	<p>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.</p> <p>Additionally, we educate all employees about the importance of confidentiality and customer privacy.</p>
<b>How does Republic Bank of Chicago collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your debit card</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 creditworthiness</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.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Republic Bank of Chicago does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Republic Bank of Chicago does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include card issuers and non-deposit investment and insurance companies.</i></li> </ul>
Other important information	
<p>For Illinois residents: pursuant to Illinois state privacy law, "customer" is defined to mean any person or entity that obtains a financial product or service from the bank, for personal or business purposes, regardless of whether the person establishes an ongoing relationship with the bank. As an opt-in state, Illinois generally prohibits banks from disclosing personal information unless authorized by the customer.</p>	

<b>FACTS</b>	<b>WHAT DOES TOTAL LOAN SERVICES, LLC (“TLS”), DO WITH YOUR PERSONAL INFORMATION?</b>
<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 account balances</li> <li>• Income and assets</li> <li>• Employment information and credit history and payment history.</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<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 TLS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TLS 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	Yes	No
<b>For our marketing purposes</b> – 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> – information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	Call 833-270-0770 or go to <a href="http://www.gettotal.com">www.gettotal.com</a>
-------------------	-----------------------------------------------------------------------------------

Who we are	
<b>Who is providing this notice?</b>	Total Loan Services, LLC, an Ohio limited liability company
What we do	
<b>How does TLS 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 TLS 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 a financial product from us or open an account with us</li> <li>• Give us your income information or provide employment information</li> <li>• Provide account information</li> </ul> <p>We also may 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 creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
<b>What happens when I limit sharing for an account 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>• Our affiliates include companies that have a common ownership with TLS, such as NCP Finance Ohio, LLC, and NCP Finance Limited Partnership</li> </ul>
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies.
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

## Other important information

**Do Not Track.** When someone visits our website, a cookie is placed on the visitor's computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. We advertise our products and services on website that you may visit, and we use service providers to place such advertisements. Those service providers (such as Google, Microsoft, or Yahoo) may use cookies placed on your computer to show you advertisements for our services on other websites. You can opt-out from service providers' and/or marketers' use of cookies in this manner by visiting each service provider's advertising opt-out page or by utilizing "do not track" functionality in your web browser. If you choose to not have your browser accept cookies from our website, you may not be able to use all of the features that our website offers.

### California Residents Only:

**Right to Know About Personal Information Collected, Disclosed, or Sold.** You have a right to request what personal information we collect, use, disclose, or sell about you. You may make a request by logging into your account and submitting a request at <https://tls.qfund.net/qfundRS#!/formCapture?tls>. If you are unable to log into your account, you may send a request to [requestmyinfo@gettotal.com](mailto:requestmyinfo@gettotal.com) or call us at (833)708-0373 with your first and last name, telephone number, home address, and account number (if applicable). We will use the information you provide to verify your identity and request.

- Categories of Information We Collect: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, employment information, payment history, transaction history, credit history, payment history, asset/collateral information, account balances, overdraft history, bank routing and account number(s), and payment card information
- Sources Where We Obtain This Information: credit applications, credit bureaus, third-party public information providers
- Business Purposes for Which the Information Was Collected: approving or denying requests for credit on behalf of lenders and servicing your account
- Categories of Third-Parties We Share Personal Information With: our service providers to assist with servicing your account, credit bureaus, and lenders

We have disclosed, but not sold, personal information to third-parties for business purposes in the preceding twelve months to assist us with servicing and maintaining your account, including the following categories of personal information: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, employment information, payment history, transaction history, credit history, payment history, asset/collateral information, bank routing and account number(s), and payment card information.

We do not sell the personal information of minors under 16 years of age without affirmative authorization.

**Right to Request Deletion of Personal Information.** You have a right to request the deletion of your personal information collected or maintained by us. You may make a request by logging into your account and submitting a request at <https://tls.qfund.net/qfundRS#!/formDelete?tls>. If you are unable to log into your account, you may send a request to [deletemyinfo@gettotal.com](mailto:deletemyinfo@gettotal.com) or call us at (833)708-0372 with your first and last name, telephone number, home address, and account number (if applicable). We will use the information you provide to verify your identity and request. Under California Civil Code §1798.105(d), we are not required to delete your personal information if the transaction for which we collected your personal information is still outstanding or for such other listed purposes.

**Acting On Your Rights.** You will not receive discriminatory treatment by us for exercising your rights provided under the California Consumer Privacy Act (CCPA).

**Authorized Agent Information.** You may have an authorized agent submit a request to know what personal information we have or a request to delete your personal information on your behalf. To do so, the authorized agent must have received written permission from you or the authorized agent must have been provided a power of attorney pursuant to California Probate Code Section 4000 to 4465. Additionally, you may be required to verify your identity directly with us. We may deny a request from an agent that has not submitted proof that they have been authorized to act on your behalf.

**Contact for More Information.** You may contact us at (833)270-0770 for questions or concerns about our privacy policies and practices.

**More Information about Your Rights.** You can learn more about your rights under the CCPA at our privacy statement available at [www.gettotal.com](http://www.gettotal.com)



<b>FACTS</b> WHAT DOES DIRECT CAPITAL PARTNERS TEXAS, LLC ("DCP") 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 account balances</li> <li>• Income and assets</li> <li>• Employment information and credit history and payment history.</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.	
<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 DCP chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does DCP share?</b>	<b>Can you limit this sharing?</b>
<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	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share.
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share.
<b>For our affiliates to market to you</b>	No	We don't share.
<b>For non-affiliates to market to you</b>	No	We don't share.
<b>Questions?</b>	Call 1 (833) 325-4853 or go to <a href="http://www.lendly.com">www.lendly.com</a>	

<b>Who we are</b>	
Who is providing this notice?	Direct Capital Partners Texas, LLC, an Ohio limited liability company
<b>What we do</b>	
How does DCP 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 DCP collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for a loan from us or open an account with us</li> <li>• Give us your income information or provide employment information</li> <li>• Provide account information</li> </ul> We also may 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 <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include companies that have a common ownership with DCP</li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
<b>Other important information</b>	
N/A	

<b>FACTS</b> WHAT DOES DIRECT CAPITAL PARTNERS, LLC (“DCP”) 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 account balances</li> <li>• Income and assets</li> <li>• Employment information and credit history and payment history.</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.	
<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 DCP chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does DCP share?</b>	<b>Can you limit this sharing?</b>
<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	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share.
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share.
<b>For our affiliates to market to you</b>	No	We don't share.
<b>For non-affiliates to market to you</b>	No	We don't share.
<b>Questions?</b>	Call (833)-625-1280 or go to <a href="http://www.getlendly.com">www.getlendly.com</a>	

<b>Who we are</b>	
Who is providing this notice?	Direct Capital Partners, LLC, an Ohio limited liability company
<b>What we do</b>	
How does DCP 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 DCP collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for a loan from us or open an account with us</li> <li>• Give us your income information or provide employment information</li> <li>• Provide account information</li> </ul> We also may 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 <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include companies that have a common ownership with DCP</li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. DCP does not share with non-affiliates so that they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. DCP does not jointly market.
<b>Other important information</b>	
N/A	