

WHAT DOES BEAR CLAW LENDING D/B/A LUCENT CASH DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. This notice tells 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 checking account information; • Payment history and income; and • Employment information and wire transfer instructions. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 reason Bear Claw Lending d/b/a Lucent Cash chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bear Claw Lending d/b/a Lucent Cash 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	NO
For joint marketing with other financial companies	NO	WE DO NOT SHARE
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	• Call 866-925-6021 or • Contact us via email at CustomerService@LucentCash.com • Please note: If you are a <i>new</i> customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we can share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call 866-925-6021 or go to LucentCash.com

Who we are:	
Who is providing this notice?	Bear Claw Lending d/b/a Lucent Cash, business entity of the Iipay Nation of Santa Ysabel, is providing this privacy policy.
What we do:	
How does Bear Claw Lending d/b/a Lucent Cash protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures. These measures include computer safeguards and secured files and buildings.
How does Bear Claw Lending d/b/a Lucent Cash collect my personal information?	We collect your personal information, for example, when you: • Apply for a loan; • Give us your income information; • Tell us where to send the money; • Provide account information; and • Provide employment information. 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; and • Sharing for nonaffiliates to market to you.
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. • <i>Our affiliates include other business entities of the Iipay Nation of Santa Ysabel.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Nonaffiliates we share with can include service providers and data processors.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Bear Claw Lending d/b/a Lucent Cash does not jointly market.</i>

SMS Privacy Policy:	
Text SMS Policy	Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber.

Other important information:	
To protect both you and us, we use services provided by a third-party to help decide whether to accept transactions from personal computers, mobile phones, or other devices. The third-party service checks whether these devices have been identified with fraudulent or abusive transactions in the past, such as reported instances of identity theft, account takeovers, or malware attacks. For this purpose, a cookie file, flash storage token, or other code file may be placed on your device to identify it in the future when you visit our website or connect with our applications. On connection with our site or service, we will transmit that device identification code to the third-party's server, along with data concerning certain technical attributes of your device such as the model, operating system, and browser version, as well as the IP address, all of which are used to confirm device identification. The third-party's server returns a response recommending that transactions be accepted or denied, according to settings we have selected. If you set your browser or device to reject these cookies or tokens, you may not be able to conclude some transactions through our website or application. If your requested transaction is declined, or if you have questions about our use of a "device reputation" service, please contact Customer Service at CustomerService@LucentCash.com.	