

| <b>FACTS</b> | <b>WHAT DOES NEW RTO, LLC (D/B/A IMPROVEMINT FINANCIAL) DO WITH YOUR PERSONAL INFORMATION?</b>  |
|--------------|---|
| <b>Why?</b>  | Companies that provide financial products 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> | <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 credit scores</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history</li> <li>▪ 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> |
| <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 Improvemint Financial chooses to share; and whether you can limit this sharing.  |

| <b>Reasons we can share your personal information</b>   | <b>Does Improvemint Financial 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   | 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   | Yes  | Yes                                |
| <b>For nonaffiliates to market to you</b>   | Yes  | Yes                                |
| <b>To limit our sharing</b>   | <ul style="list-style-type: none"> <li>• Call 1-833-607-0876</li> </ul> <p>Please note:<br/>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 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.</p> |                                    |

|                   |  |
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| <b>Questions?</b> | Call 1-833-607-0876, or go to <a href="http://www.conns.com">www.conns.com</a> |
|-------------------|--|

| Who we are  |  |
|---|--|
| Who is providing this notice?                                   | New RTO, LLC   |
| What we do  |  |
| How does Improvemint Financial 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 Improvemint Financial collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Apply for financing</li> <li>▪ Give us your income information</li> <li>▪ Provide employment information</li> <li>▪ Give us your contact information</li> <li>▪ Pay us by check</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing?                                  | <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   |  |
| Affiliates  | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include financial companies such as <i>Conn Appliances, Inc., Conn Credit I, LP and Conn Credit Corporation, Inc.</i></li> </ul>  |
| Nonaffiliates   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include insurance companies and direct marketing companies.</li> </ul>   |
| Joint marketing   | <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>▪ Improvemint Financial doesn't jointly market</li> </ul>   |

We value our relationship with you and will strive to earn your continued trust.

If you would like to receive a Spanish version of the **NEW RTO, LLC INFORMATION PRIVACY NOTICE**, please write us at IMPROVEMINT FINANCIAL, 1401 Rankin Rd. Suite #300 Houston, TX 77073.

Si le gustaría recibir **AVISO DE PRIVACIDAD DE INFORMACIÓN DE NEW RTO, LLC** en una versión en español, favor de escribirnos a IMPROVEMINT FINANCIAL, 1401 Rankin Rd. Suite #300 Houston, TX 77073.