FACTS What does Ironhorse Funding LLC 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 and income account balances and payment & transaction history credit scores and phone numbers
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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ironhorse Funding LLC 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	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who We Are

Who is providing this notice to you?

Ironhorse Funding LLC

What We Do				
How does Ironhorse Funding LLC protect your 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 Ironhorse Funding LLC collect your 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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 			
Why you can't 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 you limit sharing for an account you 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 non- financial companies. • Ironhorse Funding LLC does not share with our affiliates.		
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Ironhorse Funding LLC does not share with nonaffiliates so they can market to you. 		
Joint Marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Ironhorse Funding LLC does not jointly market. 		

Vermont Residents Only: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.