

<b>FACTS</b>	<b>WHAT DOES SPRUCE FINANCE, INC. (Spruce) 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 that we collect and share depend on the product or service you have with us. This information can include you:	
	<ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Credit history and credit scores</li> <li>• Payment history</li> </ul>	<ul style="list-style-type: none"> <li>• Account balances</li> <li>• Income</li> </ul>
<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 we can share your personal information; the reasons Spruce Finance, Inc. ("Spruce") chooses to share; and whether you can limit this sharing.	
	<b>Reasons we share your personal information</b>	<b>Does Spruce share?</b>
	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	YES
	For our marketing purposes to offer our products and services to you	YES
	For joint marketing with other financial companies	YES
	For our affiliates' everyday business purposes – information about your transactions and experiences.	YES
	For our affiliates' everyday business purposes – information about your creditworthiness.	YES
	For our affiliates to market to you	YES
	For non-affiliates to market to you	YES
	<b>Can you limit this sharing?</b>	
		NO
		NO
		YES
		NO
		YES
		YES
		YES
<b>To Limit our sharing</b>	<p><b>Complete and mail the form below.</b></p> <p>PLEASE NOTE: If you are a new customer, we can begin sharing your information 30 days from this notice. When you are no longer a 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>	
<b>Questions?</b>	Call us: 1-415-685-4262	



Mail-in Form			
<p><b>Leave Blank</b></p> <p><b>OR</b></p> <p>If you have a joint account, your choice(s) will apply to everyone on your account, unless you mark below.</p> <p>☆</p> <p><input type="checkbox"/> <b>Apply my choices only to me</b></p>	<p>Mark any/all you want to limit:</p>		
	<input type="checkbox"/>	Do not share information about my credit worthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/>	Do not allow affiliates to use my personal information to market to me.	
	<input type="checkbox"/>	Do not share my personal information with non-affiliates to market their products and services to me.	
	NAME		<p><b>Mail to:</b></p> <p><b>Spruce Finance, Inc.</b>                  P.O. Box 926038                  Houston, TX 77292-6038</p>
	ADDRESS		
	CITY, STATE, ZIP		
	ACCOUNT #		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>You are receiving this notice from Spruce Finance Inc., and its US affiliates,</b> including Kilowatt Systems, LLC, Viewtech Financial Services, Inc., CPF Asset Management, LLC, and Kilowatt Financial, LLC (collectively, "Spruce"). This notice applies to all products and services offered by Spruce.
<b>What we do</b>	
How does Spruce 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 the Company collect my personal information	We collect your personal information when you <ul style="list-style-type: none"> <li>• Apply for a loan, solar lease or power purchase agreement, or other solar or energy efficiency financing product.</li> <li>• Open an account or provide account information</li> <li>• Pay your bills</li> <li>• Give us your income information</li> </ul> We also collect personal information from others, such as credit bureaus, your contractor or installer, our 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 may or 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
<b>Definitions</b>	
Affiliates	You are receiving this notice from Spruce Finance Inc., and its US affiliates, including Kilowatt Systems, LLC, Viewtech Financial Services, Inc., CPF Asset Management, LLC, and Kilowatt Financial, LLC (collectively, "Spruce"). This notice applies to all products and services offered by Spruce.
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include consumer finance companies that offer solar systems leases and solar power purchase agreements and such companies' respective lenders and investors including Greenday Finance I, LLC, MySolar I, LLC, Intergrys Residential Solar, LLC, Trededgar Solar Fund I, LLC, and PVHome PPA 2, LLC.</li> <li>• Contractors/Installers who work directly with you.</li> </ul>
Joint Marketing	A formal agreement between non-affiliated companies that market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners may include home improvement, energy efficiency, water conservation, other renewable energy companies, and other institutions such as lenders.</li> </ul>
<b>Other Important information</b>	
<b>State Privacy Laws</b>	We will comply with state privacy laws to the extent they apply.
<b>California and Vermont Residents Only</b>	We will not share your information except for our everyday business purposes, for marketing our products and services to you or as required or permitted by law or with your consent.
<b>Vermont Residents Only</b>	We will not share your credit information with affiliates of Kilowatt Financial without your consent.
<b>Nevada Residents Only</b>	Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list at 1-800-762-2118. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste. 3900, Las Vegas, NV 89101; Phone: 702-486-3132; email: <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a> .
<b>North Dakota Residents</b>	We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.