

Privacy Policy

FACTS	What does Opichi Funds, LLC DBA eLoanWarehouse 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. This notice tells 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"> • Social Security number and bank account information • Payment History and income • Employment information
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 eLoanWarehouse chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does eLoanWarehouse Share?
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	Y
For our marketing purposes to offer our products and services to you	Y
For joint marketing with other financial companies	Y
For our affiliates' everyday business purposes –	Y
For our affiliates' everyday business purposes –	Y
For our affiliates to market to you	Y
For nonaffiliates to market to you	Y

To Limit our Sharing	<p>Call 1-855-650-6641 – our menu will prompt you through your choices or</p> <p>Visit us on the web at eLoanwarehouse.com</p> <p>Contact us via email at Info@eLoanWarehouse.com</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions	Call 1-855-650-6641 or go to eLoanwarehouse.com

Who we are	
Who is providing this notice?	Opichi Funds, LLC dba eLoanWarehouse a Financial Services II, is providing this privacy
What we do	
How does	To protect your personal information from un

eLoanWarehouse protect my personal information?	security measures that comply with federal law safeguards and secured files and buildings.
How does eLoanWarehouse collect my personal information?	<p>We collect your personal information, for example:</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Tell us where to send the money • Provide account information • Provide employment information <p>We also collect your personal information from affiliates or other companies.</p>
Why can't I limit all sharing?	<p>You have the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business creditworthiness • affiliates from using your information to share with 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include other business entities of Lac Courte Oreilles Financial Services II.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include service providers and data processors</p>
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"> • Our joint marketing partners can include institutions such as other lenders or marketers.

Opichi Funds, LLC d/b/a "eLoanWarehouse" is a tribal limited liability company organized under tribal law, and is an economic development wholly-owned and controlled by the Lac Courte Oreilles Band of Lake Superior Chippewa Indians, a federally-recognized American Indian Tribe of America, and operating within the Lac Courte Oreilles Indian Reservation. Opichi Funds, LLC is licensed and regulated by the Tribal Financial Services Commission of the Lac Courte Oreilles Indian Reservation. All loans are made in accordance with the Tribal Consumer Financial Services Regulatory Code as well as the principles of all federal consumer protection laws. eLoanWarehouse is not subject to suit or service of process. You may be limited as to what legal remedies are available under tribal law. For more information regarding doing business with a sovereign entity, please visit elloanwarehouse.com.

State laws:

California residents: Accounts with a California mailing address are automatically treated as if the customer has limited sharing with nonaffiliates. Additional choices are provided to these customers for additional choices.

Nevada residents: If you prefer not to receive marketing calls from us, you may be placed on our Do Not Call List by calling [855-650-6641](tel:855-650-6641), Hayward, WI 54843. If you would like more information, contact us at the address above, or email Info@eLoanWarehouse.com. You may also contact the Nevada Protection Office of the Nevada Attorney General, 555 E. Washington Ave., Ste. 3900, Las Vegas, NV 89101, call [1-702-486-3132](tel:1-702-486-3132) or Email info@nvpao.com.

Vermont residents: Accounts with a Vermont mailing address will automatically be treated as if the customer has limited sharing. For any joint account, all choices will apply to everyone on the account. For more information as permitted by Vermont law, unless you have authorized us to make additional disclosures.

