

EXHIBIT A

PRIVACY NOTICE

We, Goal Financial, LLC¹, are sending this Privacy Notice to individuals who apply for or obtain products or receive services from us ("you") to provide you with information concerning each of our privacy policies and to help you understand how we handle personal information about you which we may collect and disclose. This Privacy Notice applies to our current customers, former customers and applicants.

Our Privacy Policies and Practices

This notice uses the term "nonpublic personal information." This means personal information about you which identifies you, and that is not available from public sources. We may collect nonpublic personal information about you from various sources, including:

- Information provided by you such as, for example, information provided on loan applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from third parties, such as a consumer reporting agency or a list vendor; and
- Information we receive when you visit our website, such as cookies.

We do not disclose any nonpublic personal information about our applicants, customers or former customers to anyone, except as permitted or required by law. For example, nonpublic personal information about you may be shared with nonaffiliated third parties as necessary to certify, process, make, guarantee, administer or service your loan. We may also provide nonpublic personal information about you to our affiliated companies for any of these purposes. We also share nonpublic personal information about you whenever you consent (or "opt in") to our sharing of your information

Our Security Policies and Practices

Access to nonpublic personal information about you is limited to those employees who need to know such information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Important Information About Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

If you have any questions regarding our privacy and security policies and practices, please email us at privacy@goalfinancial.net or write us at:

¹ Goal Financial, LLC is a wholly owned subsidiary of Goal Financial Group, LLC, a company registered in the State of New York. Goal Financial, LLC is not a bank and does not accept deposits.

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