

Privacy Policy

FACTS		WHAT DOES WLCC Lending BGL D/B/A Bison Green Lending 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: <ul style="list-style-type: none">• Social Security number and checking account information• Payment history and income• Employment information, account balances and credit history		
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 WLCC Lending BGL D/B/A Bison Green Lending chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does WLCC Lending BGL D/BA Bison Green Lending 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		Yes	No
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences		No	We don't share
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		Yes	Yes
To limit our sharing	<ul style="list-style-type: none">• Call 605-574-5004 – our menu will prompt you through your choices or• Contact us via email at cs@bisongreen.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 605-574-5004 or go to www.bisongreen.com		
Who we are			
Who is providing this notice?	WLCC Lending BGL D/B/A Bison Green Lending, a business entity of the Wakpamni Lake Community District of the Oglala Sioux Tribe, is providing this privacy policy.		
What we do			
How does WLCC Lending D/B/A Bison Green Lending 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 WLCC Lending D/B/A Bison Green Lending collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Apply for a loan or pay your bills• Give us your income information or employment information• Tell us where to send the money or deposit money• Provide account information or contact information We also collect your personal information from others, such as credit bureaus, affiliates or other companies.		
Why can't I limit all sharing?	You have the right to limit only <ul style="list-style-type: none">• 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		

	<ul style="list-style-type: none"> • sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	We don't offer joint accounts.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>WLCC Lending BGL D/B/A Bison Green Lending, does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we can share with include service providers, data processors, advertisers, direct mail companies, lead providers, lenders and other authorized nonaffiliated companies as permitted by law.</i>
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"> • <i>WLCC Lending D/B/A Bison Green Lending does not jointly market</i>

Mobile Program Description

You do not need to consent to marketing text messages to be funded a loan. You have an opportunity to opt into marketing text messages in your loan agreement and you can opt out at any time.

Our mobile program sends subscribers collection alerts, payment reminders, promotional & marketing materials and other information about your account and other services. Msg&Data rates may apply. To opt-out at any time, Text STOP to the msg you receive. To request support, Text HELP to the msg you receive, or call 605-574-5004 or [Email Customer Support for Texting](#). Message frequency may vary.

This program is supported by Alltel, AT&T, Boost, Nextel, Sprint, T-Mobile, Verizon Wireless, Virgin Mobile, Metro PCS, Cricket, and U.S. Cellular. Products & services are compatible to AT&T handsets.

We respect the privacy of our mobile subscribers. We do not sell or distribute your cell phone number to third parties for whom you have not been approved. We will not directly market any services to you for which you have not previously opted-in.

Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties not required for our everyday business purposes except when explicitly authorized by the subscriber.

Collection and Use of Bank Account Information

If we extend credit to a consumer, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider these additional accounts to be a part of the application process for underwriting and verification purposes only. We always obtain prior separate customer authorization when trying to obtain additional customer bank account information as a potential payment option.

Please Note: This is an expensive form of borrowing and it is not intended to be a long term financial solution. Examples of emergency reasons why these loans might be used include unexpected emergencies, car repair bills, medical care, or essential travel expenses. An example of our loan charges is a \$200 loan with installments of \$66.06 about every 14 days (bi-weekly), 148 days overall for a total of 10 installments and an overall finance charge of \$460.41 equalling an APR of 673.23%.

All installment loans are underwritten by WLCC Lending BGL doing business as Bison Green Lending. Bison Green Lending is a Native American owned business operating within the interior boundaries of the Pine Ridge Reservation of the Oglala Sioux Tribe, a sovereign nation located in the United States. WLCC Lending BGA dba Bison Green Lending is an instrumentality and limited liability company which abides by all applicable federal laws, and by all regulations as established by the Oglala Sioux Tribe of South Dakota.

Typically Bison Green Lending reviews your information in real-time to determine whether your information meets our lending criteria. You acknowledge that by completing and submitting the website application that you are applying for a loan. We verify applicant information through national databases including, but not limited to, Clarity and Factor Trust and we may pull your credit in order to determine your eligibility and ability to repay.

Bison Green Lending does not lend to residents of CT, IL, MA, MN, NY, SD, VA, VT, WV, MD, Guam, Puerto Rico. Availability of installment loans are subject to change at any time at the sole discretion of Bison Green Lending.