



Our Commitment To You

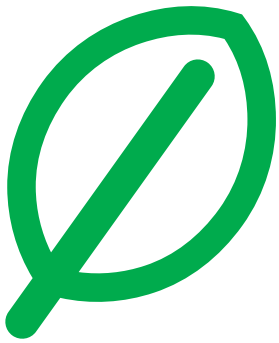
At Springleaf Financial, we put your financial well-being first, making responsible loans and never compromising your trust.

We commit to:

- Treat you with dignity, honesty and integrity
- Deliver an outstanding customer experience
- Work with you in times of temporary hardship

We pledge to honor our “Borrower’s Bill of Rights”:

- Ensure you understand the terms and requirements of your loan before you sign (including interest rate, monthly payment and total cost of your loan)
- Offer loans that you have the ability to repay, with predictable, affordable monthly payments
- Answer any questions you may have about our products or services
- Clearly disclose that all insurance or other products we offer are optional
- Never pressure you to buy or accept loans, terms, insurance or other products you don’t understand or want
- Never impose undisclosed costs or fees
- Always report all your payment information to the credit bureaus on a timely basis



Our Mission and Business Principles

At Springleaf Financial, our Mission is to be the leading provider of responsible loan products, distinguished by exceptional customer experience.

We will accomplish our Mission by adhering to these business principles:

- Act with the highest standards of integrity
- Provide responsible products that meet our customers' needs
- Deliver unsurpassed service that exceeds our customers' expectations
- Be personally accountable to our customers and fellow team members
- Be engaged citizens of the communities in which we live and work
- Provide a stimulating environment that produces a "Great Place to Work" for all team members