

PRIVACY POLICY

This notice is provided to you on behalf of the Check Into Cash family of companies (hereafter "Check into Cash" or the "Check into Cash companies"). This includes: Check into Cash, Inc. and all its subsidiaries operating separately in each state and doing business as "Check Into Cash"; Loan by Phone.com, LLC and its subsidiaries; Buy Here Pay Here, USA, LLC and its subsidiaries; Creditcorp Acceptance Corporation; Approved Finance; U.S. Money Shops; Jones Management Services, LLC and CIC Financial Services.

Your Privacy is a priority for Check into Cash. **Please read this notice carefully.** It provides important information about the way we collect, share, and protect your information. This privacy policy applies to anyone who applies for or uses our products or services, including current and former customers.

INFORMATION WE COLLECT

We collect non-public personal information about you from the following sources:

- information we receive from you on applications or other forms, such as your name, address, social security number, employment information, assets and income;
- information about your transactions with us, our affiliates, or others, such as your account history, your account balance, payment history, parties to transactions, and your reasons for doing business with us;
- information we receive from consumer reporting agencies, such as your credit worthiness and credit history;
- information we obtain to verify representations made by you, such as your employment history or income; and
- information obtained from specialized marketing information firms, such as household demographics.

HOW WE MAY USE AND SHARE YOUR INFORMATION

We may use all the information that we collect, as described above, for the following purposes:

- To provide you with the products and services you requested.
- To offer you additional products and services, from us or from others, that may be of interest to you.
- To comply with reporting and other legal requirements.
- To otherwise conduct business.

We may share information about you with companies within our corporate family ("Affiliated Companies") and with other companies with whom we do business ("Non-Affiliated Third Parties") as permitted by law and described in this Privacy Policy. These Affiliated Companies and Non-Affiliated Third Parties may be financial service providers, such as mortgage bankers, mortgage brokers, consumer lenders, small lenders, loan brokers, deferred deposit providers, check cashers, supervised lenders, delayed deposit providers, deferred presentment providers, credit services organizations, collection agencies, consumer reporting agencies, banks, credit card providers, debit card providers, open-end credit providers, tax preparers, payroll service providers, insurance agencies, bill payment agencies, ATM providers, lead generators, pawn and title pawn services, automobile dealers, automobile financing, automobile leasing, money transfer and remittance, bill payment, sale of money orders, insurance services and financial service provider holding companies.

Unless you tell us not to, we may disclose all of the information that we collect, as described above, with Affiliated Companies and Non-Affiliated Third Parties, to the full extent permitted by law. These companies may use the information that we share for any legal purpose, including but not limited to, developing and promoting new or joint products, improving existing products and services, and contacting you to offer products and services that may be of interest to you. We may also disclose all of the information we collect, as described above, to companies who perform services on our behalf or to other financial institutions with whom we have joint marketing agreements.

HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your non-public personal information from unauthorized access.

YOUR PRIVACY CHOICES

You have the right to make choices about how we share your information.

Your Choice to Limit Sharing of Information

If you prefer that we not disclose information about you to Affiliated Companies and Nonaffiliated Third Parties, you may direct us not to share this information by calling us toll free at 1-877-641-6050 or by completing and mailing to us the form provided below. Once we receive your opt out request, we will stop sharing this information as soon as reasonably practicable.

Please note that even if you direct us to not share information with other companies, we may still share some information about you within Affiliated Companies and Non-Affiliated Third Parties as permitted or required by law. We may share information we collect regarding our transactions and experiences with you with Affiliated Companies. We may also share all information we collect about you with affiliated and non-affiliated companies to facilitate providing our services to you, to administer our business, in order to receive services from those companies, as permitted under joint marketing agreements, and as otherwise permitted or required by law. You may limit how Affiliated Companies use the information we share with them, as described below.

Your Choice to Limit Marketing by Affiliates

- The Check into Cash family of companies is providing this notice.
- Federal law gives you the right to limit some but not all marketing from the Check into Cash Companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the Check into Cash companies.
- You may limit the Check into Cash companies from marketing their products or services to you based on your personal information that they receive from other Check into Cash companies. This information includes your income, your account history, and your credit history, report, or score.
- Your choice to limit marketing offers from the Check into Cash companies will apply until you tell us to change your choice.
- If you have already made a choice to limit marketing offers from the Check into Cash companies, you do not need to act again.

To limit our sharing of information with Third Parties and Affiliated Companies, and/or to limit marketing offers from Affiliated Companies, contact us:

- By telephone: 1-877-641-6050 or
- By mail at: *Customer Service Dept., P.O. Box 550, Cleveland, TN 37364-0550*

NOTICE OF FURNISHING NEGATIVE INFORMATION

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.

NOTICE TO CALIFORNIA RESIDENTS Pursuant to state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except in the limited circumstances permitted under state law, or if you give us your permission. We will provide a separate short form notice describing the rights of California residents to opt out under California law, including rights to opt out of affiliate sharing. Please click here for www.loanbyphone.com/ca-privacy-policy.htm.

California Civil Code Section 1798.83, also known as S.B. 27, allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please write to us at: Customer Service Dept., P.O. Box 550, Cleveland, TN 37364-0550

Consumer Name: [Please print] _____ [Signature] _____
Account Number and/or Social Security #: _____ / _____
Consumer Address: [Please print] _____

Telephone: _____ Date: _____

Check ALL that apply:

- Do not share non public personal information with Non-Affiliated Third Parties except as permitted or required by law
- Do not share information about me that you obtained from Third Parties with Affiliated Companies (i.e., information obtained from sources other than my transactions and experiences with Check into Cash)
- Do not allow any company in the Check into Cash family of companies to use my eligibility information for marketing purposes.