

# Privacy Notice

Your privacy is important to us. This Privacy Notice describes the information we collect and how we use that information. By using this website, you consent to the terms of this Privacy Notice. This Privacy Notice is effective as of September 1, 2015.

## PROTECTING THE PRIVACY OF YOUR PERSONAL INFORMATION

We are committed to protecting your privacy and to implementing technology that gives you a secure online experience. We maintain physical, electronic and procedural safeguards to transmit and store information about you. For instance, we may use computer virus protection software, and firewalls for data transmission. We routinely evaluate security technology and techniques to protect your information.

## INFORMATION WE COLLECT ABOUT YOU

We collect "nonpublic personal information" about you from several sources:

- Information you provide to us when you visit any of our websites, such as through on line forms, registration forms, surveys and other entries, which may include information such as your name, address, driver's license number or other government-issued identification number, Social Security number, and e-mail address;
- Information about your transactions with us, our vendors or others, such as payment history and loan balances;
- Information we receive from third parties, such as other lenders, regarding creditworthiness and credit history;
- Information from consumer reporting agencies, such as information contained in your consumer report; and
- When you click on one of our ads at a third-party site, we may collect the URL of the site where that ad was displayed.

We also collect certain non-personal, anonymous information about your use of our site such as information about your computer, including your IP address, the type of browser you are using, and your computer's operating system. Except as otherwise explained in this Privacy Notice or as may be prohibited by law, we may combine this kind of anonymous information with your personal information.

## WEBSITE TRACKING TECHNOLOGY

To help ensure we are publishing content users need and want, we collect aggregated site visitation statistics using cookies. When someone visits the Web site, a cookie is placed on the visitor's machine (if the visitor accepts cookies). If you choose not to have your browser accept cookies from our Web site, you will not be able to subscribe to the service offerings on the Web site. On certain of our sites, we deploy a Google Analytics cookie that provides website statistics and web traffic data. Website visitors that do not want their visit data reported by Google Analytics can install the Google Analytics opt-out browser add-on. Please click [here](#) for more information. You can also manage your settings for this cookie and opt-out of this feature by visiting the Google [Ads Settings](#) page. We also deploy another cookie on sites where we have customer service chat functionality, called Provide Support. If you do not want to allow information to be collected through the use of this cookie, you can generally opt out of providing this information by setting your browser to reject cookies. However, please be aware that you may not be able to access or use some or all features or areas of our websites if you have disabled the use of cookies.

## HOW WE USE AND DISCLOSE COLLECTED PERSONALLY-IDENTIFIABLE INFORMATION

Except as described below, we do not sell, trade, or otherwise transfer your personally identifiable information to outside parties without your consent. We may disclose your personally identifiable information to trusted third parties who assist us in operating our website, processing transactions, conducting our business, or servicing you, so long as these parties agree to keep this information confidential, consistent with this privacy notice. In particular, the information we collect about you is primarily used to connect you with our vendors and contact you regarding administrative notices, Web site updates, upcoming events, or products and services offered by our vendors. We also may use your information to resolve disputes, troubleshoot problems, enforce our agreements with you (including but not limited to our Website Terms and Conditions), as well as for direct marketing purposes.

## PARTIES TO WHOM WE DISCLOSE INFORMATION ABOUT USERS OF THIS WEB SITE

- **Service Providers or Joint Marketers.** We may disclose all of the information we collect, as described above, to companies that perform services on our behalf, including those who assist us in processing transactions, preparing and mailing statements (if applicable), and responding to user inquiries. In addition, with the exception of account information provided to make debt payments, we may disclose that information to service providers that perform marketing services for us and to financial institutions outside our corporate family with whom we have joint marketing agreements. We further reserve the right to share, rent, sell, or otherwise disclose the information we collect with affiliates and third parties for direct marketing purposes.
- **Vendors.** We may disclose all of the information we collect, as described above, to our vendors for purposes of providing you with information about products and services. Our vendors include financial services providers such as payday lenders and title loan companies.
- **Non-Affiliated Third Parties.** We may disclose all of the information we collect, as described above, to third parties outside our corporate family ("Non-Affiliated Third Parties"). Non-Affiliated Third Parties may include financial services providers (such as banks or other lenders), nonfinancial companies (such as publishers, retailers and direct marketers), and others. We may also disclose information about you to Non-Affiliated Third Parties as permitted by law, such as to comply with a subpoena, respond to inquiries from government authorities or defend legal actions.

Notwithstanding any provision to the contrary within this Privacy Notice, information about the account you use to make a debt payment will be used solely for the purpose of processing the debt payment.

## OPTING OUT OF SHARING WITH NON-AFFILIATED THIRD PARTIES

If you would like to limit our disclosure of nonpublic personal information about you to Non-Affiliated Third Parties as described in this Privacy Notice (other than disclosures to Non-Affiliated Third Parties permitted by law), please contact Customer Service at [customerservice@simplefastloans.com](mailto:customerservice@simplefastloans.com). Unless you opt out, you consent to our privacy practices by using this Web site.

## YOUR CHOICES

You may express a preference for receiving telephone and e-mail contacts from us. Specifically, we may send you e-mails or call you regarding our services from time to time. If you do not wish to receive these e-mails or phone calls, you may contact Customer Service at [customerservice@simplefastloans.com](mailto:customerservice@simplefastloans.com) to change your contact preferences. If you elect to opt out of receiving contacts by telephone or e-mail, you will not receive updates on new product information or special offers.

Notwithstanding the above, we may send periodic e-mails informing you of technical service issues related to a service you requested. You will not be able to

Notwithstanding the above, we may send periodic e-mails informing you of technical service issues related to a service you requested. You will not be able to choose to unsubscribe from these mailings as they are considered an essential part of the service you have requested.

In addition, we reserve the right to contact you regarding changes to this Privacy Notice or any other policies or agreements relevant to your use of this Web site.

#### **ADDITIONAL SECURITY PRECAUTIONS**

You also have a significant role in protecting your information. Do not share your personal information with others. If you use this Web site, you are responsible for maintaining the confidentiality of your information.

#### **SCOPE OF PRIVACY NOTICE**

This privacy notice applies to information collected through our website and information submitted or collected through offline channels, such as our call centers or US mail.

#### **CHANGES TO THIS PRIVACY NOTICE**

Because circumstances and technologies change, we reserve the right to change this Privacy Notice at any time by notifying you of the existence and location of the new or revised Privacy Notice or by posting the changes online at our Web site. We encourage you to review our privacy notice periodically.

#### **THIS WEB SITE IS NOT DIRECTED TO CHILDREN**

This website is not directed to children under thirteen (13) years of age, and we do not knowingly collect nonpublic personal information from such children. If you are younger than 13, please do not provide any nonpublic personal information while using this website.

#### **SPECIAL NOTICE TO CALIFORNIA CUSTOMERS**

California customers may request information about our disclosures of certain categories of nonpublic personal information to certain third parties for their direct marketing purposes. You may contact Customer Service at [customerservice@simplefastloans.com](mailto:customerservice@simplefastloans.com) to make such a request. Within thirty (30) days of receiving such a request, we will provide a list of the categories of nonpublic personal information disclosed to certain third parties for direct marketing purposes during the immediately preceding calendar year, along with the names and addresses of these third parties. This request may be made no more than once per calendar year. We reserve our right not to respond to requests submitted other than to the e-mail address specified in this paragraph.

#### **WHO DO YOU CONTACT WITH QUESTIONS?**

If you have any questions about this Privacy Notice or the practices of this Web site, please contact us via email at [customerservice@simplefastloans.com](mailto:customerservice@simplefastloans.com).