

Privacy Policy

This policy replaces any privacy policy previously delivered to you or appearing on our website, any pawn ticket, transaction agreement, application, loan document or any other document previously delivered to you. If there are conflicts between this Policy and any other policy we have delivered to you, the terms of this Policy shall control until revised.

Cash America International, Inc. ("Cash America International") is serious about protecting your privacy. This notice is provided to you on behalf of Cash America International and its family of companies including all of Cash America International's subsidiaries and affiliates, (hereafter collectively referred to as "Cash America," the "Cash America Companies," "we," "our," or "us"). The Cash America Companies include, but are not limited to: Cash America International, Inc., and all of its subsidiaries and affiliates, including those that operate under the trade names Cash America, Cash America Pawn, Cash America Net, CashNetUSA, Cashland, SuperPawn, Cash America Payday Advance, Primary Pay Card (or variations thereof), or company-owned Mr. Payroll locations. "You" or "Your" means you as a participant in or as a user of the products and/or services offered by a Cash America Company.

All information transmitted, printed or otherwise submitted to us shall be deemed to be our property and we shall be free to use such information for any lawful purpose described herein, and for other purposes as required or permitted by law.

Please read this notice carefully. This notice 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, or visits our websites, including, but not limited to, current and former customers. We must notify you about our sharing practices when you establish a customer relationship and each year while you are a customer. A customer relationship begins when you obtain a financial product or service from us. A customer relationship terminates when you pay off a transaction in full.

Information We Collect

We collect personally identifiable information, including, but not limited to, non-public personal information, as well as other types of personally identifiable information from you and from other sources as described herein (collectively, "Your Information"). Our primary goal in collecting Your Information is to provide you with efficient, accurate, and customized financial products and services. Your Information also helps us personalize and improve your customer experience with us. We collect and/or track the following types of information:

- Information we receive from you on applications or other forms, such as pawn tickets, transaction documents, sales documents, online forms, e-mails, registration forms, surveys, or other documents or submissions related to the products and services we provide, including your name, address, telephone number, social security number, driver's license number, email address, employment information, demographic information, bank account information, and information about your assets, debts and income;
- Information about your transactions with us, our affiliates, or others, such as your account history, transaction balances, payment history, overdraft history, parties to transactions, and your reasons for doing business with us;
- Information we receive from third parties, such as consumer reporting agencies and other lenders, regarding your credit worthiness and credit history, and to verify your identity;
- Information we obtain to verify representations made by you, such as your employment history or income;
- Information obtained from specialized marketing information firms, such as household demographics;
- Information obtained from Web page http headers (home server domain names, IP address, type of client computer, and type of Web browser);
- Information, user specific or aggregate, we receive from our web pages recording visitor's access;
- Information you provide when you contact our customer service department; and
- Information you provide to us when you communicate with us via email.

How We Use Your Information

We use Your Information to:

- Provide you with products and services you request;
- Offer you additional products or services, from us or from others, that may be of interest to you;
- Comply with all reporting and other legal requirements;
- Enhance your experience at our websites;
- Process payments and update account records;
- Analyze customer demographics, payment histories, and preferences;
- Conduct statistical analyses; and
- Provide our advertisers with editorial or feedback information.

Sharing Your Information

(Customers that reside in California, North Dakota or Vermont should refer to the state-specific notices provided at the end of this policy)

The Cash America Company delivering this Privacy Policy to you (the "Cash America Provider") may share or sell Your Information with any other Cash America Company (collectively, its "Affiliated Companies") and with other companies with whom any Cash America Company does 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 (1) financial service providers, such as mortgage bankers, mortgage brokers, consumer lenders, small loan lenders, tax refund anticipation loan lenders, loan brokers, deferred deposit providers, check cashers, supervised lenders, delayed deposit providers, deferred presentment providers, collection agencies, consumer reporting agencies, banks, credit card providers, debit card providers, store valued card providers, insurance agencies, bill payment agencies, ATM providers, pawn and title pawn providers, automobile dealers, automobile financing providers, automobile leasing providers, money transfer and remittance providers, sellers and remitters of money orders, insurance services providers, and financial service provider holding companies, or agents, contractors, or representatives of any of the foregoing; (2) non-financial companies, such as retailers, tax preparers, payroll service providers, advertisers, marketing companies, lead generators, advertisers on our websites, companies or individuals that do industry-related research, surveys or polls, automobile dealers, and any person who offers a non-financial product or service, and holding companies, or agents, contractors, or representatives of any of the foregoing; and (3) other businesses, such as non-profit organizations, trade associations, and industry analysts or agents, contractors, or representatives of any of the foregoing.

Affiliated Companies and Non-Affiliated Third Parties may use Your Information 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 Your Information, as described above, to companies who perform services on our behalf or to other financial institutions with which we have joint marketing agreements.

The Cash America Provider may also disclose Your Information to Affiliated Companies and Non-Affiliated Third Parties that provide services to us ("Service Providers"). We contract with service providers to perform certain functions on our behalf. Examples include database providers who assist in identity verification, credit scoring companies, magazine publishers, retailers, and direct marketers. Their access is limited only to the personal data needed to perform their functions, and only for the purpose of performing those functions, and they are prohibited from using or disclosing Your Information for other purposes.

We also may release Your Information if it becomes necessary for compliance with the law or to protect the rights, property, or safety of our websites, our users, or third parties. We reserve the right to release such personal data to

law enforcement or other governmental officials as we, in our sole and absolute discretion, deem necessary to comply with the law. In addition, we reserve the right to use and disclose Your Information that is not in individually identifiable form as we deem appropriate in our sole discretion.

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.

Automatic Information and Cookies

We may receive and store certain types of information whenever you interact with our websites. For example, like many websites, we use "cookies" to obtain certain types of information when your web browser accesses our websites and when you login, such as: your name and your email address. Cookies are pieces of information that are transferred to your computer's hard drive via your web browser. They allow us to provide you with a more convenient and personalized shopping experience by recording information about your preferences.

A web browser is usually set to accept cookies automatically but can be changed to decline them. The Help section of the toolbar on most web browsers will tell you how to prevent your browser from accepting new cookies, how to have the web browser notify you when you receive a new cookie or how to disable cookies altogether. In most cases, a visitor may refuse a cookie and still fully navigate our websites.

Your Right to Limit the Sharing of Your Information

In some circumstances, you have the right to direct the Cash America Provider to not share Your Information with its Affiliated Companies and/or Non-Affiliated Third Parties (i.e. "Opt-Out"). Please note that even if you Opt-Out, the Cash America Provider may still share Your Information with its Affiliated Companies and Non-Affiliated Third Parties as permitted or required by law. Also, the Cash America Provider may share information it collects regarding its transactions and experiences with you with its Affiliated Companies. The Cash America Provider may also share all information it collects about you with Affiliated Companies and Non-Affiliated Third Parties: 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.

The Cash America Provider is delivering this notice to you on behalf of itself and all other Cash America Companies. You may limit how the Cash America Provider's Affiliated Companies use Your Information the Cash America Provider shares with them. Federal law gives you the right to limit some but not all marketing from the Cash America Provider's Affiliated Companies. You may limit a Cash America Provider's Affiliated Companies from marketing their products or services to you based on Your Information that they receive from the Cash America Provider. This information includes your income, your account and payment history, and your credit history, report or score.

Opt-Out Information and Notice

To limit the Cash America Provider's sharing of Your Information with Affiliated Companies and Non-Affiliated Third Parties, as described above, contact us:

- On the web: <https://optout.cashamerica.com> or
- By calling toll-free: 1-800-914-6610

Unless we hear from you, we can begin sharing Your Information thirty (30) days from the date we first deliver this Notice to you. However, you may Opt-Out at any time by contacting us. Once we receive your Opt-Out request, we will stop sharing this information as soon as reasonably practicable. Your Opt-Out request will remain in effect until you notify us otherwise in writing.

How We Protect Your Information

We restrict access to Your Information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your Information.

Our Right to Contact You

We reserve the right to contact you regarding your account status and changes to subscriber agreements, our privacy policy, or any other policies or agreements relevant to you. By visiting our websites, you understand and agree that we may contact you at the phone number or email address you provide to us through our websites or on your pawn tickets, transaction agreements, applications, loan documents or other documents to assist you with your product or to discuss other products and services that a Cash America Company may provide for you.

We Do Not Collect Data from Children

The information and services provided by us or by our affiliates, sponsors, and advertisers, are not intended to be viewed by children (under 18 years old). No information collected from children is knowingly collected or used for any purpose whatsoever, including marketing and promotional purposes, either inside or outside the Cash America Companies.

Our Right to Change This Policy

We reserve the right to change this policy at any time by either providing you a revised copy of the policy, or notifying you of the existence and location of the new or revised privacy policy.

Notice to California Residents

Pursuant to state law, the Cash America Provider may not share information it collects about you with its Affiliated Companies or with Non-Affiliated Third Parties, except in the limited circumstances permitted under state law, or if you give us your permission.

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 contact us at www.cashamerica.com or write to us at attn: Customer Service, 1600 W. 7th Street, Fort Worth, Texas 76102.

Notice to North Dakota Residents

Pursuant to state law, we will only share information with our service providers and with third parties as required or permitted by law, or if you give us your permission.

Notice to Vermont Residents

The Cash America Provider will not disclose information about you with its Affiliated Companies or with Non-Affiliated Third Parties, other than as required or permitted by law, without your express permission.