

PRIVACY POLICY AND NOTICE

This Privacy Policy and Notice ("Notice") covers Cottonwood Financial d/b/a the Cash Store and Cash ASAP and any affiliates we may organize in the future (collectively referred to hereafter as "Cottonwood family of companies"). We provide this Notice to you so that you can understand our Privacy Policies, and how we protect your customer information. We maintain strict policies securing the privacy of your information. This Notice also explains the type of information we collect and may share. Additionally, this Notice explains how you can prevent us from sharing certain information about you within the Cottonwood family of companies and with others. The information contained in this notice applies to you if you have applied for a financial product or service, and if you are a current or former customer. For questions about our Privacy Policy, you can contact us at 1-888-968-5265.

I. WE PROTECT THE CONFIDENTIALITY OF CUSTOMER INFORMATION.

We strive to maintain the security, confidentiality and privacy of our customer information. All our employees and others hired to work for us agree to adhere to our policies and procedures to prevent any misuse of your customer information. We maintain various physical, electronic, and procedural safeguards to guard your customer information. In order to provide you with superior service, we restrict employee access to our customer information. Only the employees actively engaged in their assigned duties, who need access to such customer information to administer our business, may access or use customer information.

II. WE ONLY COLLECT INFORMATION THAT WE NEED TO SERVE YOU AND ADMINISTER OUR BUSINESS.

In the process of serving you, we collect certain "nonpublic personal information" (information about you that is not available publicly) from the following sources:

- Information we receive from you on applications or other forms (such as name, address, social security number, assets and income);
- Information about your transactions with us, affiliate companies within the Cottonwood family of companies, or others (such as your account balance and payment history);
- Information we receive from a consumer reporting agency (such as your creditworthiness and credit history); and
- Information we receive from other "nonaffiliated third parties" (such as your employer who may verify representations you made to us).

III. WE CAREFULLY LIMIT AND CONTROL THE SHARING OF CUSTOMER INFORMATION.

In order to protect customer privacy, we carefully control the way we share customer information.

A. WE MAY SHARE CERTAIN CUSTOMER INFORMATION WITHIN THE COTTONWOOD FAMILY OF COMPANIES.

Affiliate companies within the Cottonwood family of companies who could receive your customer information may include financial service providers, such as consumer lenders, small lenders, deferred deposit providers, check cashers, supervised lenders, delayed deposit providers, and deferred presentment providers. Under the Fair Credit Reporting Act, we may share within the Cottonwood family of companies "experience" information, such as a customer's account history and experiences with us. You cannot prevent us from sharing "experience" information with our Cottonwood family of companies. **Additionally, unless you tell us not to, we may also share "nonexperience" information among the Cottonwood family of companies which includes:**

- Information you have given us as part of an application or otherwise (such as assets and income);
- Information we have obtained from "nonaffiliated third parties" (such as employment history); and
- Information we have received from a consumer reporting agency (such as credit history).

You can instruct us not to share "nonexperience" information within the Cottonwood family of companies. If you wish to limit us from sharing such "nonexperience" information within the Cottonwood family of companies, please complete the form provided below and mail it to us at the address indicated. *If you have a joint account, a decision to opt out provided by one participant of the account will affect all participants.*

B. WE MAY SHARE "NONPUBLIC PERSONAL INFORMATION" WITH "NONAFFILIATED THIRD PARTIES".

We disclose "nonpublic personal information" as permitted or required by a variety of federal and state laws, such as in response to a subpoena. **Additionally, unless you tell us not to, we may also disclose to "nonaffiliated third parties" all of the "nonpublic personal information" that we collect as described above in Paragraph II.** Nonaffiliated third parties who may receive your "nonpublic personal information" include not only financial service providers, such as banks and tax preparer companies but also non-financial companies, such as retailers and companies that perform advertising or marketing services. If you wish to limit us from sharing any such

"nonpublic personal information" except as permitted by law, please complete the form provided below and mail it to us at the address indicated. *If you have a joint account, a decision to opt out provided by one participant of the account will affect all participants.*

C. YOU CANNOT OPT-OUT OF INFORMATION SHARED WITH SERVICE PROVIDER/JOINT MARKETING COMPANIES.

We may disclose all the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as banks. Your right to opt out as described below, does not apply to the disclosures described in this subsection, which are permitted by law.

IV. 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.

V. YOU MAY PREVENT US FROM SHARING CERTAIN CUSTOMER INFORMATION BY OPTING OUT.

Please read the choices below carefully. If you wish to limit our right to share certain customer information about you (other than disclosures permitted by law), please check either or both of the appropriate box(es):

- If you prefer that we not share "nonexperience" information about you with future affiliates (companies within the Cottonwood family of companies), you may direct us not to share this information by checking the box and mailing this form to us at Cottonwood Financial, Attn: Opt-out, 1901 Gateway Drive, Suite 200, Irving, Texas 75038 and/or
- If you prefer that we not share any "nonpublic personal information" about you with "nonaffiliated third parties" except as permitted by law, you may direct us not to share this information by checking the box and returning this form to us at Cottonwood Financial, Attn: Opt-out, 1901 Gateway Drive, Suite 200, Irving, Texas 75038.

VI. YOUR CHOICE TO LIMIT MARKETING.

You may limit our affiliates from marketing their products or services to you based on information that we share with them, such as your income, your account history with us, and your credit score. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them. To limit marketing offers check the box and follow the directions below.

- If you do not want our affiliates to market their products or services to you based on information that we share with them, please check the box and mail this form to us at: Cottonwood Financial, Attn: Opt-out, 1901 Gateway Drive, Suite 200, Irving, Texas 75038.

If you have chosen any or all of the options above, your opt out will apply to all services you receive from us, even if you become an inactive customer. You may exercise your right to opt out at any time by mailing this Notice or a copy thereof to us at the address indicated below. You may also revoke your decision to opt out at anytime by mailing to us at the address indicated below verification of such decision.

MAILING ADDRESS: Cottonwood Financial
Attn: Opt-out,
1901 Gateway Drive
Suite 200
Irving, Texas 75038

Signed _____

Print Name _____

Address _____

City State Zip Code

Phone (_____) _____

Soc.Sec.No. _____

Date _____