

FACTS**WHAT DOES Credit Central Loan Company, LLC (“Credit Central”) DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ credit history and employment information 	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Credit Central chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Credit Central share?	Can you limit sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes- information about your creditworthiness	No	We don’t share
For non-affiliates to market to you	No	We don’t share
Questions?	Call toll-free (866) 201-6583 or visit your local Credit Central location.	

If you are a consumer in the state of Texas:

For questions or complaints about this loan, contact Credit Central of Texas, LLC. Phone: (866) 201-6583. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

Si tiene preguntas o quejas sobre este préstamo, comuníquese con Credit Central of Texas, LLC. Teléfono: (866) 201-6583. El prestamista está autorizado y examinado bajo la ley de Texas por la Oficina del Comisionado de Crédito al Consumidor (OCCC), una agencia estatal. Si una queja o pregunta no se puede resolver comunicándose con el prestamista, los consumidores pueden comunicarse con la OCCC para presentar una queja o hacer una pregunta general relacionada con el crédito. Dirección OCCC: 2601 N. Lamar Blvd., Austin, Texas 78705. Teléfono: (800) 538-1579. Fax: (512) 936-7610. Sitio web: occc.texas.gov. Correo electrónico: consumer.complaints@occc.texas.gov.

Who we are	
Who is providing this notice?	See list of Credit Central subsidiaries and trade names listed below.
What we do	
How does Credit Central protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured filings and buildings.</p> <p>We also require customers to provide identification, conduct employee background checks, and include a confidentiality policy in our employee handbook.</p>
How does Credit Central collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ give us your income information or provide employment information ▪ show your driver’s license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates’ everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing with our non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Credit Central does not share information about your credit worthiness with our affiliates. This includes our subsidiaries listed below.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Credit Central does not share with non-affiliates for marketing purposes.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Credit Central does not jointly market.</i>
Other Important Information	
Subsidiaries and Trade Names: Credit Central, LLC; Credit Central South, LLC; Credit Central of Tennessee, LLC; Credit Central of Texas, LLC dba Credit Central	