

PRIVACY POLICY

This Privacy Policy is meant to help you understand how Cash Time Title Loans, Inc., our subsidiaries and affiliates (collectively, "Cash Time," "we," "us," or "our") collect, secure, use, and disclose your personal information in connection with our products and services. This Privacy Policy applies to personal information we collect from you and from third parties, both online and offline. If you are a current Cash Time customer, you can also use our [Privacy Notice](#) as a guide to the ways we use your personal information, as well to understand your choices for limiting our use and sharing of your information.

By accessing or using CashTime.com (the "Site"), applying for a Cash Time product or service, or otherwise providing us with personal information, you agree to the terms and conditions of this Privacy Policy and any updates we make.

Revisions to This Privacy Policy

We may update and revise this Privacy Policy at any time without specific notice to you. You can determine if this Privacy Policy has been revised since your last visit by referring to the "Effective Date" date at the bottom of this page. You should review this Privacy Policy regularly to ensure that you are aware of future amendments.

1. INFORMATION YOU PROVIDE US

Personal Information

We collect personal information from you to help you use our products and services. When we say "personal information," we mean information that specifically identifies you.

We collect this information in a number of ways. You are asked to provide personal information to us while submitting loan applications, discussing your application with us, providing feedback to us, or transferring funds when using our services.

Examples of personal information include:

- Name
- Address
- Telephone Number
- Email Address
- Social Security Number
- Employment Information
- Income Information
- Vehicle Information

We may supplement the personal information you submit to us with information from third-party sources. For example, in an effort to protect the integrity of your account and if permitted under applicable law, we may supplement your application information with address standardization data to verify the address you have entered is valid and to protect you against identity theft.

Finally, we never intend to collect personal information from children under 13 years of age. In fact, the products and services offered through this Site are not available to persons under the age of 18. If you are younger than 18, please do not provide any personal information while using this Site.

2. INFORMATION WE COLLECT ABOUT YOU

Aggregate Information

Aggregate information, which is data we collect about your use of our Site or third-party websites or services, from which personal information has been removed. Aggregate data is used to help us understand consumer trends, needs, interests, and preferences so we can improve our products and services.

For example, Cash Time uses Plaid Technologies, Inc. ("Plaid") to gather consumer data from financial institutions. By using our service, you grant Cash Time and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the [Plaid Privacy Policy](#).

Consumer Reports

As a company engaged in lending, Cash Time receives data from consumer reporting agencies. We partner with these agencies to assess your creditworthiness and to prevent fraud and identity theft. This is done as part of our regular underwriting, fraud prevention and loan servicing processes.

Information we collect in these reports includes, but is not limited to:

- Information about open and closed credit accounts, including the date opened, the date closed (if applicable), the latest reported monthly balance and monthly payment
- Information about credit inquiries
- Information about late payments and collection actions occurring on open and closed credit accounts
- Information regarding public records of bankruptcy, judgments, tax liens, and other payment statuses
- The credit score produced by the credit bureau providing the report
- Information about your transaction history, assets, and account balances

Site Use

Cash Time also collects information about your computer or mobile device to improve and evaluate your use of our Site and services. We may gather data such as your browser type, operating system, loading or exiting of web pages, and the Internet Protocol (IP) address of your computer or device.

Information We Get from Others

Like other advertisers, we contract with third parties to place advertisements for our products

and services on websites that are not our own. We place these ads where we think they are likely to be most relevant. These advertisements on third-party websites allow us to track responses to our ads. We and our affiliates use this information to track the performance of our advertising and marketing campaigns by using tools like cookies, web beacons and similar technologies. We use these tools to collect and store information about your visits, page visits and duration, and the specific ad or link that the user clicked on to visit the Site.

Cookies

We use "cookies" and similar tools to collect information about activity on our Site. Cookies are text files placed on your computer or mobile device when you access a website. Cookies collect information on browser type, operating system type, network location (domain), IP (Internet Protocol) address, and other similar information.

Cookies do not, by themselves, contain personal information to tell us who you are. We do, however, use cookies to collect data concerning your interaction with our Site. We may use this data in aggregate form, that is, as a statistical measure, but not in a manner that would identify you personally. This type of aggregate data helps us analyze how users interact with our Site. We use this information to improve our Site and customer service.

Most web browsers are set up to accept cookies automatically. These cookies have no effect on or connection to Site usage by external visitors. You may block cookies by adjusting the browser settings on your computer or mobile device.

This Privacy Policy covers our use of cookies only and does not cover the use of cookies by third parties. We do not control when or how third parties place cookies on your computer or mobile device. Always review the privacy practices of third parties before deciding whether to provide any information to them.

3. USE OF YOUR PERSONAL INFORMATION

We may use your personal information to provide you with information, products, or services you request, to inform you about other information, products, and services we think will be of interest to you, to facilitate your use and our operation of our Site, and to improve our products and services.

Here are some examples of ways in which we use your personal information:

- Contacting you regarding issues with your account
- Processing your payments
- Sending you information about loan products and services

Sharing and Disclosing Your Personal Information

We do not sell or rent your personal information to anyone.

Generally, we will not disclose personally identifiable information that we collect through your use of the Site to unaffiliated third parties. We may, however, share your personal information with trusted third parties who are integral to the operation of our Site and business, including

but not limited to our employees and agents, financial institutions, payment processors, verification services and credit bureaus, as well as any third parties that you have directly authorized to receive your personal information.

We may disclose your personal information to law enforcement, government officials, or other third parties if: (i) we are compelled to do so by subpoena, court order or other legal process, (ii) we must do so to comply with laws, statutes, rules or regulations, including credit card rules, (iii) we believe in good faith that the disclosure is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of our [Terms of Use](#).

Cash Time only shares your personal information with unaffiliated third parties as permitted or required by law. We may share your personal information with our affiliate companies and as part of joint marketing campaigns with other financial companies. When Cash Time shares your personal information with vendors and service providers who perform functions on our behalf, we require the security and confidentiality of your information, as well as limiting their use of the information to reasonably and necessarily to carry out their work with us and comply with applicable laws and regulations. Third parties we share your information with may include, but are not limited to:

- Credit reporting agencies
- Auditors and examiners
- Law enforcement, regulators and other government bodies
- Our regulators and other relevant government agencies

Business Transfers

We reserve the right to transfer any and all information that we collect from users, or that we otherwise collect in connection with this Site, including, without limitation, to unaffiliated third parties or affiliates, during the negotiations of a merger, consolidation, sale or transfer of assets or of any portion of our business.

4. PROTECTING YOUR PERSONAL INFORMATION

Cash Time takes the privacy and security of your information seriously. We employ strict administrative, technical, and physical security measures to keep all information secure. Access to information is limited (through user and password credentials and software systems) to those employees who require it to perform their job functions. Other safeguards include, but are not limited to data encryption, firewalls, and physical access controls to buildings and files.

When either you or we update information regarding your account, such as the status of a loan application, we typically send you notice of these changes via e-mail or text message. In recent years, individuals, businesses and even governments have seen a rise in "phishing" attacks. Phishing occurs when someone attempts to obtain your password or other sensitive information. Scammers often do this by impersonating a trusted source, or offering a compelling reason to open a malicious email attachment, click on a link or disclose personal information. We never ask for your sensitive personal information (e.g., passwords, payment

card information) over e-mail or other unsecure methods. Please notify us at compliance@cashtime.com if you ever receive suspicious correspondence from us.

Special Notification for California Residents

Residents of the state of California may request information about our disclosures of certain categories of personally identifiable information to third parties (i.e., other legal entities of Cash Time or partners) for their direct marketing purposes. Such requests must be submitted to us by e-mail at compliance@cashtime.com.

Within thirty (30) days of receiving such a request, we will provide a list of the categories of personal information disclosed to separate legal entities for their direct marketing purposes during the immediately preceding calendar year, along with the names and addresses of these entities. 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 section.

5. QUESTIONS REGARDING THIS PRIVACY POLICY

We take your privacy seriously, and maintain a process to respond to your questions and concerns regarding your privacy with us. If you have questions or comments regarding this Privacy Policy, or would like to opt out of receiving any communication from us, please contact us at compliance@cashtime.com.

Effective Date: March 1, 2018