

FACTS	WHAT DOES FLEXIBLE FINANCE LOANS 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 ▪ transaction history and overdraft history ▪ employment history and checking account 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 FLEXIBLE FINANCE LOANS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Flexible Finance Loans share?	Can you limit this 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1-877-386-0561

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Mail-in Form		
Mark any/all you want to limit:		
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes		
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market me.		
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me		
Name		Mail to: Flexible Finance Loans Attn: Opt Out P.O. Box 725 St. Louis, MO 63026
Address		
City, State, Zip		

Who are we	
Who is providing this notice?	FLEXIBLEFINANCELOANS.COM
What do we do	
How does FLEXIBLE FINANCE LOANS protect my personal information?	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 files and buildings.
How does FLEXIBLE FINANCE LOANS 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 give us your income information ▪ pay us by check or provide employment information ▪ show us your government-issued ID <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 you ▪ sharing for nonaffiliates to market 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 nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as California Cash Advance, Louisiana Cash Advance, Pacific Cash Advance, Gulf Payday, Southern Payday, Delta Payday, Crown Loan, Advance Loans, Farmington Loans, L.A. Cash Advance, Carrollton Loans, Chef Cash Advance, Read Cash Advance, St. Louis Loan, Advance Credit, Airline Cash Advance, Marrero Cash Advance, Monroe Cash Advance, Tulane Cash Advance, Tulane Loans, Shreveport Cash Advance, Westbank Cash Advance, Eastbank Cash Advance, Ready Cash Advance and others.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own companies; money transmitters; retailers; and prepaid card providers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.</i>