

# PRIVACY STATEMENT



Access Financial is committed to protecting our customers' privacy and security. This Privacy Statement explains our information collection and sharing practices. It identifies the sources from which we collect nonpublic personal information about you, details the measures we take to secure that information, and describes the information about you that we may share with our affiliates and with nonaffiliated third parties. Finally, this Privacy Statement explains how you can exercise your privacy rights by electing to opt-out of certain information sharing practices that we would otherwise apply to your nonpublic personal information.

## DEFINITIONS.

- *We, our, and us* each means Access Financial Services, Inc.
- *You and your* each means all of our past and present customers. A customer includes any consumer who has applied for or obtained a financial product or service from us.
- *Nonpublic personal information* means information about you that we collect when we provide a financial product or service to you. Nonpublic personal information does not include information about you that is available from public sources, such as telephone directories or government records.
- *Affiliate* means a company we control, a company that controls us, or a company that is controlled by the same company that controls us.
- *Nonaffiliated third party* means a person or company that is not one of our affiliates.
- *Opt-out* means your election to prevent us from sharing nonpublic personal information about you with our affiliates or with nonaffiliated third parties, subject to the exceptions described below. You can exercise your right to opt-out by completing, signing, and mailing the Opt-Out Notice attached below.

**INFORMATION COVERED BY THIS PRIVACY STATEMENT.** This Privacy Statement applies to all personally identifiable financial information about you that we obtain when we provide or consider providing a product or service to you. It covers the information we collect about you either during the course of our relationship or after the relationship has ended.

**OUR COLLECTION OF YOUR INFORMATION.** We collect nonpublic personal information about you from your credit application, credit reporting agencies, and your transactions and experience with us, our affiliates, and nonaffiliated third parties.

**OUR SAFEGUARDING OF YOUR INFORMATION.** We restrict access to nonpublic personal information about you to those of our employees who need to know such information in order to provide a product or service to you. We also maintain physical, electronic, and procedural safeguards that comply with federal standards designed to safeguard your nonpublic personal information. Finally, we prevent unauthorized access to your nonpublic personal information by regularly assessing our security standards and privacy policies and by regularly training our employees and requiring our vendors to comply with those standards and policies.

**OUR DISCLOSURE OF YOUR INFORMATION.** Subject to applicable state law and your opt-out rights described below, we may disclose nonpublic personal information about you to affiliates and to nonaffiliated third parties. If applicable state law is more restrictive on us than the information sharing policies described in this Privacy Statement, then our information sharing policies will conform to the more restrictive state law. For example, if applicable state law requires us to obtain your consent prior to disclosing nonpublic personal information about you to affiliates or to certain third parties (*i.e.*, an "opt-in" requirement), then we will not disclose your nonpublic

personal information to such persons – even if you do not exercise your opt-out rights.

**THE TYPES OF INFORMATION ABOUT YOU WE DISCLOSE.** We may disclose the following types of nonpublic personal information about you: name, address, home and work phone numbers, e-mail address, social security number, time at residence, source and amount of income, and payment history.

**THE TYPES OF PERSONS TO WHOM WE DISCLOSE YOUR INFORMATION.** We may disclose nonpublic personal information about you to our affiliates. We may also disclose nonpublic personal information about you to the following types of third parties: credit reporting agencies, collection agencies, bad debt buyers, banks, consumer and mortgage loan companies, check cashing companies, tax preparation service providers, and refund anticipation loan companies. Finally, we may disclose nonpublic personal information about you to persons who collect data on certain segments of the consumer finance industry, such as marketing companies, academics, trade associations, and professional firms.

## YOUR RIGHT TO OPT-OUT OF OUR INFORMATION SHARING PRACTICES.

You have the right to block our disclosure of certain nonpublic personal information about you with affiliates and with nonaffiliated third parties, subject to the exceptions described below. We call this your right to "opt-out." Your election to opt-out of our information sharing practices will apply to all products and services you receive from us. If you have previously opted-out of our information sharing practices, we will continue to honor that opt-out; you may, but you need not, opt-out again. Also, if you have a joint account with us, an opt-out instruction given by one account owner will affect all owners of the account. To opt-out, follow the instructions contained on the Opt-Out Notice below. You will check the appropriate box or boxes, sign the notice, address and stamp your own envelope, and mail the card to us by ordinary mail.

## CALIFORNIA RESIDENTS: YOUR RIGHT TO REVIEW AND UPDATE INFORMATION WE COLLECT THROUGH THE INTERNET.

We maintain a process for you to review and request changes to your personally identifiable information that we collect through the Internet (*e.g.*, first and last name, home address, and social security number). To review or update this information, write to us at the following address: California Online Privacy Request, Access Financial, 7755 Montgomery Rd, Suite 400 Cincinnati, Ohio 45236. The footer below shows the effective date of this Privacy Statement. If we materially change this Privacy Statement, then we will describe those changes in the body of the revised document.

## INFORMATION WE MAY SHARE EVEN AFTER YOU OPT-OUT.

Your election to opt-out will not block our sharing of nonpublic personal information about you with nonaffiliated third parties that perform marketing services on our behalf or with financial institutions with whom we have a joint marketing agreement. This nonpublic personal information includes the following types information about you: name, address, home and work phone numbers, e-mail address, social security number, time at residence, source and amount of income, and payment history. Additionally, your election to opt-out will not prevent us from disclosing to our affiliates the information we obtain from our transactions and experience with you. Finally, we will continue to make certain other disclosures of your nonpublic personal information that are permitted or required by law.

## 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.

### OPT-OUT NOTICE

You may opt-out of our information sharing practices by (1) checking the appropriate box or boxes below (check each box that applies), (2) detaching this form along the perforated line above, and (3) mailing this Opt-Out Notice to us at the following address:

Access Financial Opt-Out  
7755 Montgomery Road, Suite 400  
Cincinnati, Ohio 45236

- Do not share nonpublic personal information about me with your affiliates, other than nonpublic personal information relating to your transactions and experiences with me.
- Do not share nonpublic personal information about me with nonaffiliated third parties, other than as permitted or required by law.

Signature: \_\_\_\_\_ Street address: \_\_\_\_\_

Name: \_\_\_\_\_ City and state: \_\_\_\_\_

Date: \_\_\_\_\_ Social security number (or most recent transaction number): \_\_\_\_\_