

**Atlanta Check Cashers, Inc., Jacksonville Check Cashers, Inc., Orlando Financial Services, Inc., Choice Loan of Georgia, Inc., Raleigh Durham Check Cashers, Inc. and Super Auto Insurance Agency, Inc.**

**PRIVACY POLICY**

This Privacy Policy explains the policy statement of Atlanta Check Cashers, Inc., Jacksonville Check Cashers, Inc., Raleigh Durham Check Cashers, Inc., Orlando Financial Services, Inc., Choice Loan of Georgia, Inc. and Super Auto Insurance Agency, Inc. (collectively, “**Neighborhood Choice Group**”) with respect to your non-public personal information, when you apply for and use the financial products and services offered by Neighborhood Choice Group.. We are committed to protecting your privacy and the security of your non-public, personal information. Because we recognize the sensitive nature of your non-public personal information, we take precautions to use it only in accordance with our strict guidelines.

We have prepared this Privacy Policy to explain what types of information we collect about you and under what circumstances we may share it with others. This Privacy Policy covers check cashing, money orders, money transfers, title pawn, insurance, tax preparation, refund anticipation loans, tax preparation bank products, bill payments, micro loans, bookkeeping, presentment loans, and all other similar financial services transactions that you conduct with Neighborhood Choice Group. We hope that you will thoroughly review all of the details of our Privacy Policy, so that you will understand that Neighborhood Choice Group uses your non-public personal information responsibly and only in order to:

- Provide you with the financial products and services that you have requested;
- Offer you information about other financial products and services provided by Neighborhood Choice Group; and
- Allow you to conduct business with Neighborhood Choice Group with confidence and convenience.

### **Kinds of Information That We Collect**

Neighborhood Choice Group collects non-public personal information about you from the following sources:

- **From you**, when you apply to conduct check cashing, money orders, money transfers, title pawn, insurance services, tax preparation, small loans, tax preparation bank products, bill payments, bookkeeping, and other similar financial services transactions. Neighborhood Choice Group may ask you to provide on applications and other forms information about your financial status, such as employment and income, as well as identifying information, such as your date of birth, address, telephone number, email address, and social security number.
- **From your transactions with us, our affiliates, and other parties**, including the types of transactions and payment history.
- **From the bank**, where you maintain your checking account.
- **From consumer credit reporting agencies**, including verification of your creditworthiness, and from persons we contact when we verify information that you provide on applications to conduct business with us, including your spouse, relatives, and employer.

#### **COLLECTION AND USE OF BANK ACCOUNT INFORMATION:**

If we extend credit to a consumer, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider these additional accounts to be part of the application process.

## How We Use This Information

We do not disclose any non-public personal information about you or our former customers to anyone, except as permitted by law. These permitted disclosures include the following:

- **Within the Neighborhood Choice Group of Affiliated Entities**, we restrict access to your non-public, personal information to those of our Neighborhood Choice Group employees who need to know the information to provide those products or services that you have requested. We train all of our employees about the importance of customer privacy and confidentiality. Our employee handbook instructs Neighborhood Choice Group employees to maintain the confidentiality of your non-public, personal information. In addition, we maintain physical, electronic, and procedural safeguards that comply with applicable federal standards to protect the privacy of your nonpublic personal information.
- **Outside Service Providers**, at times, we have arrangements with companies, which provide products and services essential for the delivery of our services to you. For example, we work with data processing, computer programming, and computer software firms to ensure that our computer systems function properly. We also engage a third party to assist us in conducting federally mandated comparisons of prospective customers with the U.S. government's lists of terrorists and other Specially Designated Nationals. These firms perform their services at our direction and, as permitted by law. We also share information with third party companies to offer variety of services including loan, financial products, insurance, and similar financial services. We share customer non-public, personal information with these companies, as necessary, to permit them to perform these required services. We provide third party companies basic information for the marketing of similar services to assist our consumers and customers as permitted by law. As with all of our business partners, these companies are required to safeguard your non-public, personal information and use it only for authorized purposes.
- **Consumer Credit Reporting Agencies and Other Creditors**. It is standard industry practice and within federal and state laws to provide your nonpublic personal information, including your repayment transactions and defaults, to consumer credit reporting agencies and other creditors.
- **Courts and Government Bodies**. Federal and state laws may require us to share your nonpublic personal information. For example, if you are involved in a legal matter with another party, we may be ordered to provide your nonpublic personal information to a court, attorney, or other party. In these circumstances, only that portion of your nonpublic personal information required by law, subpoena, or court order will be provided.

## How to Contact Neighborhood Choice Group About Our Privacy Policy

If you have any questions about the Privacy Policy Neighborhood Choice Group, you may write to the Compliance Officer for all Neighborhood Choice Group., P.O. Box 492890, Lawrenceville, GA 30049.

### **How to Contact Neighborhood Choice Group Using Our Opt-Out Procedures**

Federal law gives you the right to limit how we share your nonpublic personal information for marketing purposes. By opting out, you are instructing Neighborhood Choice Group not to share your nonpublic personal information with our affiliates and nonaffiliated third party business partners for marketing purposes. Please note that by opting out of receiving future marketing information, you may not opt-out of receiving notices from ACC regarding payment information and service to your existing account. Further, note that any such service notice from ACC may include a listing of all services that we provide and affiliates within the Neighborhood Choice Group family of companies. And so long as you are a customer of Neighborhood Choice Group we will continue to use nonaffiliated third parties, such as banks and tax software companies, in order to provide to you the financial products and services that you may request in accordance with the procedures and for the purposes described in our Privacy Policy.

If you decide to opt out, we offer you three convenient ways to do so. You may contact us by: (1) telephone at 678-407-4000; (2) U.S. Mail at Atlanta Check Cashers, Inc. P.O. Box 492890, Lawrenceville, GA 30049, Attention: Compliance Officer. Please list your full name, date of birth, home address, cell phone , home phone, and the last 4 digits of your social security number when writing; or (3) visiting us at [www.goloancenter.com/optout](http://www.goloancenter.com/optout) and/or [www.gomoneycenter.com/optout](http://www.gomoneycenter.com/optout). We will honor your opt-out choice until you instruct us to change it. Therefore, if you have opted out previously, you do not need to do so again.

BY SIGNING BELOW YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED, READ AND UNDERSTOOD Neighborhood Choice Group's PRIVACY POLICY.

\_\_\_\_\_  
Date: \_\_\_\_\_

(Signature)

\_\_\_\_\_  
Date: \_\_\_\_\_

(Spouse's Signature)