CONSUMER PRIVACY STATEMENT

Our Company is serious about keeping your personal information private and secure. This notice of our privacy policy explains how we use and protect your information. This form constitutes a legal notice and once accepted by you, authorizes this Company to use this information to help you purchase the products and services you are seeking. PLEASE READ THIS AUTHORIZATION AND PRIVACY STATEMENT CAREFULLY BEFORE ACCEPTING.

WHERE WE GET INFORMATION ABOUT YOU

The information we obtain about you comes from a variety of sources and may include:

Information you provide to us on applications or other forms, which may include your name, address, driver's license number, employment history, income, telephone numbers, email addresses, and Social Security number.

Disclosures you make to us, such as your employment history, account balances, payment histories, and your relationships with other persons or entities you have listed as references.

Information about your transactions with us, our affiliated companies or our business associates who may provide other related services to you.

Information we receive from consumer reporting agencies to confirm, verify or add to the information you provide on applications or other forms. Data collected by such reporting agencies may be retained by them and subsequently shared with others who have the right to use these reports. Such personal information collected by consumer reporting agencies will only be provided to third parties to the extent permitted by federal and state fair credit reporting laws.

Information we receive from your insurance agent or broker to confirm the presence of applicable insurance coverages required under an installment agreement.

OUR COMPANY DOES NOT SELL OR RENT INFORMATION ABOUT YOU TO THIRD PARTIES.

In order to conduct our business and provide you with the products and/or services you desire, we may share your information within our company or affiliated companies (companies related by common ownership). The law allows us to share your financial information for the sole purpose of providing you with the products and services you seek from this Company. We are permitted by law to share your financial information with our affiliates or third parties outside of our Company for the purpose of servicing, marketing or underwriting our products and services to you. We may also share your information with financial institutions with whom we have entered into a written agreement to offer you financial products. We do not disclose your information to anyone else unless permitted or required by law. You cannot prevent this disclosure. You may limit our sharing of your personal information with affiliated and

nonaffiliated third parties to market their products to you. By signing this form, you authorize this Company to share your nonpublic personal information with affiliated and/or nonaffiliated third parties who may have products or services that may be of value to you. You may decline to allow us to share information with affiliated and nonaffiliated organizations for the purpose of marketing products and services other than ours; however, by doing so, you may not receive offers of other products and services that may be of value to you. If it is your intention to issue such a refusal (also known as an opt-out).

HOW WE PROTECT THE NONPUBLIC PERSONAL INFORMATION WE COLLECT ABOUT YOU.

We maintain physical, administrative, procedural and technical safeguards to protect this personal information from unauthorized access.

Access to your personal information is limited only to those who have a business need to do so. We also expect our suppliers, affiliated companies, third parties, insurance agents and others to maintain a high regard for privacy and to safeguard all customer information.

In the event that the security of your information is breached, we will notify you as soon as we become aware of it.

We follow the laws of the state in which this Company is domiciled when that law offers you more protection than federal law.

Authorization to share information with affiliated and nonaffiliated organizations:

I acknowledge that I have reviewed and agree to the terms and conditions set forth in this privacy statement.