



# FACTS

## WHAT DOES THE COMMUNITY CHOICE FINANCIAL FAMILY OF COMPANIES 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 the Community Choice Financial family of companies (“CCFI”) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CCFI share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you (please see “To limit direct marketing contact” below to limit the ways we contact)	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don’t share

**To limit our sharing** **Call (855) 920-9800**  
**Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.

**To limit direct marketing contact** **Call (855) 920-9800**  
**Please note:** To make its customers aware of CCFI products or services, CCFI engages in direct marketing: email, postal mail, text, and telephone marketing. Your telephone, text, and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

**Questions?** **Call (855) 920-9800**

## Who we are

## Who is providing this notice?

Members of the CCFI family of companies as described in the “CCFI Family of Companies” section below.

## What we do

## How does CCFI 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 CCFI collect my personal information?

We collect your personal information, for example, when you:

- open an account or apply for a loan
- give us your income information or give us your contact information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## 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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include CCFI legal entities that utilize the names Buckeye Title Loans, California Check Cashing Stores, CashCentral, Cash 1, Cash & Go, CheckSmart, Community Choice Financial, easymoney, and First Virginia Financial Services.

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include companies that market CCFI products or services on behalf of the CCFI family of companies.

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include program managers for stored value cards.

## Other important information

All states: You may have other privacy rights in some states under state law. To the extent that such state laws apply, we will comply with them when we share information about you.

California: If your account has a California billing home address, we will not share your personal information except to the extent permitted under California law.

North Dakota: We will not disclose information about you with affiliated companies or with non-affiliated third party parties, other than as required or permitted by law, without your express permission.

## CCFI Family of Companies

The CCFI family of companies consists of CCFI legal entities that utilize the names: Buckeye Title Loans, California Check Cashing Stores, CashCentral, Cash 1, Cash & Go, CheckSmart, Community Choice Financial, easymoney, and First Virginia Financial Services. These entities utilize the following brands:

