

FACTS**WHAT DOES COTTONWOOD FINANCIAL 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
- Checking account information
- Account balances and income
- Credit scores and transaction history

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 Cottonwood Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cottonwood Financial 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	Yes
For joint marketing with other financial companies	Yes	Yes
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

- Mail the form below

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 may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **1-888-968-5265**

Mail-in Form

Mark any/all you want to limit:

- Cottonwood Financial marketing purposes.
- Do not share my personal information to market to me.
- Do not share information about my credit worthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with other financial institutions to jointly market to me.

Name

Address

City, State, Zip

Loan #

Mail to:**Cottonwood Financial****ATTN: Opt Out****2100 W. Walnut Hill Lane, Suite 300****Irving, TX 75038**

Who we are

Who is providing this notice?

Cottonwood Financial d/b/a The Cash Store means Cottonwood Financial Ltd., its affiliates and subsidiary companies.

What we do

How does Cottonwood Financial 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.

Only employees actively engaged in their assigned duties, who need access to such customer information to administer our business, may access or use customer information.

How does Cottonwood Financial collect my personal information?

We collect your personal information, for example, when you

- Open a new account or applying for a new loan
- Provide your driver's license or when providing employment information
- Provide your contact information

We also collect your personal information from 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.

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 the Cottonwood Financial Ltd. family of companies.*

Nonaffiliates

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

- *Nonaffiliates we share with can include direct marketing companies, financial service providers, banks, and retailers.*

Joint marketing

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

- *You cannot opt out of information shared with service provider/joint marketing companies.*

Other important information

We use third-party advertising companies to display ads when you visit our websites or other sites on the Internet. These companies may collect information about your visits to this and other websites. We may also share personal information with these companies. In either case, the purpose is to provide ads about products and services that may be of interest to you. You may opt out of these third party cookies by visiting networkadvertising.org/choices/.