

FACTS**WHAT DOES EXPRESS 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
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 Express Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Express 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	No
For joint marketing with other financial companies	Yes	No
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 non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 671-637-9834 in Guam or 670-235-6032 in Saipan
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Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me.	
Name	
Address	
City, State, Zip	
Account #	
Mail to:	
Express Financial	
c/o CAR Financial, Inc.	
Attn: Compliance	
59 Skyline Drive, Suite 1700	
Lake Mary, FL 32746	

Who we are	
Who is providing this notice?	Express Financial

What we do	
How does Express 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.
How does Express Financial collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for financing or pay your bills ▪ give us your income or 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 <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates 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 non-financial companies. <ul style="list-style-type: none"> ▪ Our affiliates include Atlanticus Holdings Corp., an investor in the financial services industry, and other companies owned or controlled by Atlanticus Holdings Corp. such as CAR Financial Services, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Non-affiliates we share with can include financial service companies (such as insurers, banks, and securities broker-dealers), non-financial companies (such as retailers, direct marketers, airlines, and publishers) and others (such as membership groups)
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include financial companies (such as banks and insurers), non-financial companies (such as direct marketers and mail houses) and others (such as membership groups)

Other important information
<p>You may have other privacy rights in some states, such as Vermont and California. To the extent state laws apply, we will comply with them when we share information about you.</p> <p>Vermont Residents: If your account has a Vermont address, we will not share credit report information about you with our affiliates, unless you permit us to do so. In addition, we will not share information about you with non-affiliated third parties except: with companies that do marketing or other services for us; contact information (such as name and address) and transaction information (such as your payment history); with your authorization; and as permitted or required by law.</p> <p>Important Notice for California Customers: As long as your billing address is in California, we are providing to you additional protections based on California Law. We will not share information about you with nonaffiliates to market to you. You do not need to return the opt out form. For sharing information with related companies and unrelated companies that we do business with to provide financial products and services, see the Important Privacy Choices for California Customers notice for an explanation of your rights.</p>

Nevada Customers: Pursuant to Nevada law, if your account has a Nevada mailing address, you may elect to be placed on our internal "do not call" list; call us toll free at (800) 984-9188. Nevada law also requires that we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101, phone: 702-486-3132; email: BCPINFO@ag.state.nv.us.

Credit Reporting

Important Notice about Credit Reporting: If you have a credit account with us, we may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Notice of Inaccurate Information: If you believe that we have information about you that is inaccurate or that we have reported or may report to a credit reporting agency information about you that is inaccurate, please notify us of the specific information that you believe is inaccurate by writing to us at Express Financial c/o CAR Financial Services, Inc., Attention: Credit Bureau Disputes Department, 59 Skyline Drive, Suite 1700, Lake Mary, Florida 32746.

Tips to Help You Protect Your Customer Information; Assistance to Victims of Identity Theft

If you suspect that someone has had unauthorized access to an account with us, or access to your personal identifying information such as your Social Security number or credit card information, please notify us immediately so we can take action to protect you. Call us at 671-637-9834 in Guam or 670-235-6032 in Saipan or visit us at your nearest Express Financial location.

In addition, you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC) and provide us with a copy of any such report. To speak with a trained FTC telephone counselor, call toll-free at 1-877-IDTHEFT (1-877-438-4338), or to enter information about your complaint into a secure FTC online database, sign onto www.ftc.gov/idtheft. The site also provides links to numerous consumer education materials.

Ways to Limit Direct Marketing You May Receive from Outside Sources

There are outside agencies and companies, including national consumer credit reporting agencies, which are in the business of compiling mailing lists for purchase by marketers. You may wish to have your name removed from many of these lists by following the procedures outlined below.

Direct Marketing Association Member Companies

To remove your name from direct mail or telemarketing lists of members of the Direct Marketing Association (DMA), send a written request with your name, address, and Social Security number (if it was included in the mailing you received) to the Direct Marketing Association. The DMA is responsible for notifying its members (i.e., the agencies and companies that compile mailing and telemarketing lists) that you want your name removed from the lists they sell.

Your name and address remain in the DMA's consumer exclusion files for five years.

DMA Mail Preference Service

P.O. Box 643
Carmel, NY 10512

DMA Telephone Preference Service

P.O. Box 1559
Carmel, NY 10512

Or contact the Direct Marketing Association via email at www.dmaconsumers.org.

National Consumer Credit Reporting Agencies (Credit Bureaus)

If you want to reduce the number of credit offers you receive, contact the National Consumer Credit Reporting Agencies at 1-888-567-8688 (1-888-5-OPTOUT). Financial institutions and other companies provide information to the Credit Bureaus for credit verification, fraud control purposes, and prevention of identity theft. You may direct these agencies not to sell or share this information about you for marketing purposes. You must register your own name and address with these organizations, because they cannot process any requests from us. Be sure to include any variations of your name, address and other information that have appeared in mailings or telephone calls that you have received.