

**A+ PRIVACY POLICY**

<p><b>FACTS:</b></p> <p><b>WHY IS THERE A PRIVACY POLICY?</b></p> <p><b>WHAT TYPES OF INFORMATION IS COVERED?</b></p> <p><b>HOW IS INFORMATION SHARED?</b></p>	<p><b>THIS PRIVACY POLICY DISCUSSES WHAT THE A+ COMPANIES DO WITH YOUR PERSONAL INFORMATION.</b></p> <p><b>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.</b></p> <p><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include without limitation:</b></p> <ul style="list-style-type: none"> <li>• Social Security number and checking account information;</li> <li>• Transaction history and income;</li> <li>• Credit history and assets; and</li> <li>• Employer information.</li> </ul> <p><b>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 A+ Companies choose to share; and whether you can limit this sharing</b></p>
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REASONS WE CAN SHARE YOUR PERSONAL INFORMATION:	DO THE A+ COMPANIES SHARE?	CAN YOU LIMIT THIS SHARING?
<b>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</b>	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes - to offer our products and services to you</b>	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes - information about your transactions and experiences</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes- information about your credit worthiness</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<p><b>TO LIMIT OUR SHARING</b></p>	<p>PLEASE SEND NOTICE TO P.O. BOX 492769 LAWRENCEVILLE GA 30049</p> <p>IF YOU ARE A NEW CUSTOMER, WE CAN BEGIN SHARING YOUR INFORMATION FROM THE DATE YOU ENTER INTO OUR TERMS AND CONDITIONS. WHEN YOU ARE AN EXISTING CUSTOMER, WE CAN CONTINUE TO SHARE YOUR INFORMATION AS DESCRIBED IN THIS NOTICE. HOWEVER, YOU CAN CONTACT US AT ANY TIME TO LIMIT OUR SHARING.</p>
<p><b>TO LIMIT DIRECT MARKETING</b></p>	<p>TO LIMIT OUR DIRECT MARKETING TO YOU BY TEXT OR TELEPHONE, SIMPLY CLICK “OPT OUT” AT THE BOTTOM OF OUR COMMUNICATION OR WRITE TO US AT THE ADDRESS ABOVE. PLEASE KEEP IN MIND THAT THE MORE LIMITED OUR COMMUNICATION, THE SLOWER APPROVAL PROCESSES MAY BE.</p>
<p><b>QUESTIONS?</b></p>	<p>CALL (678) 720-9006 OR GO TO <a href="http://WWW.MYBUDGETCENTER.COM">WWW.MYBUDGETCENTER.COM</a></p>

WHO WE ARE	
<b>WHO IS PROVIDING THIS NOTICE?</b>	A+ GEORGIA DOMESTIC COMPANIES THAT USE A+ IN THEIR NAMES (A+ FINANCIAL SERVICES, A+ LOANS, A+ AUTO INSURANCE) OFFERING CHECK CASHING, SMALL DOLLAR LOANS, AND OTHER FINANCIAL SERVICES, EXCEPT FOR ENTITIES AND BUSINESSES THAT PROVIDE THEIR OWN NOTICE, AND OTHER COMPANIES BEARING A NAME WITH A+ WHICH ARE NOT UNDER COMMON OWNERSHIP WITH THESE COMPANIES AS FOUND ON GEORGIA SECRETARY OF STATE.

WHAT WE DO	
<b>HOW DOES A+ PROTECT MY PERSONAL INFORMATION?</b>	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.
<b>HOW DOES A+ COLLECT MY PERSONAL INFORMATION?</b>	WE COLLECT YOUR PERSONAL INFORMATION, FOR EXAMPLE, WHEN YOU: <ul style="list-style-type: none"> <li>■ REGISTER FOR CHECK CASHING SERVICES OR CASH A CHECK</li> <li>■ APPLY FOR A LOAN OR MAKE A WIRE TRANSFER</li> <li>■ APPLY FOR INSURANCE, SHOW YOUR GOVERNMENT ISSUED ID, OR PAY YOUR BILLS WE ALSO COLLECT YOUR PERSONAL INFORMATION FROM OTHERS, SUCH AS CREDIT BUREAUS, AFFILIATES, OR OTHER COMPANIES.</li> </ul>
<b>WHY CAN'T I LIMIT ALL SHARING?</b>	FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT ONLY: <ul style="list-style-type: none"> <li>■ SHARING FOR AFFILIATES' EVERYDAY BUSINESS PURPOSES — INFORMATION ABOUT YOUR CREDITWORTHINESS</li> <li>■ AFFILIATES FROM USING YOUR INFORMATION TO MARKET TO YOU</li> <li>■ SHARING FOR NONAFFILIATES TO MARKET TO YOU STATE LAWS AND INDIVIDUAL COMPANIES MAY GIVE YOU ADDITIONAL RIGHTS TO LIMIT SHARING.</li> </ul>
<b>WHAT HAPPENS WHEN I LIMIT SHARING FOR A CUSTOMER WITH COMMON- OWNERSHIP OR NOT OWNED BY ME?</b>	YOUR CHOICES WILL APPLY INDIVIDUALLY UNLESS YOU TELL US OTHERWISE. ANY CONDUCTOR MAY EXPRESS A PRIVACY PREFERENCE, HOWEVER WILL NEED TO HAVE AN OWNERSHIP FUNCTION OVER THE CUSTOMER.

<b>DEFINITIONS</b>	
<b>AFFILIATES</b>	<p>COMPANIES RELATED BY COMMON OWNERSHIP OR CONTROL. THEY CAN BE FINANCIAL AND NON-FINANCIAL COMPANIES.</p> <ul style="list-style-type: none"> <li>■ OUR AFFILIATES INCLUDE OTHER COMPANIES WITH A+ IN THEIR NAME SUCH AS A+ FINANCIAL SERVICES, INC.; A+ LOANS, INC.; AND A+ AUTO INSURANCE, INC.</li> </ul>
<b>NONAFFILIATES</b>	<p>COMPANIES NOT RELATED BY COMMON OWNERSHIP OR CONTROL. THEY CAN BE FINANCIAL AND NON-FINANCIAL COMPANIES.</p> <ul style="list-style-type: none"> <li>■ NON-AFFILIATES WE SHARE WITH CAN INCLUDE LENDERS; BANKS; COLLECTION AGENCIES; DEBIT CARD PROVIDERS, CHECK-CASHERS; TAX PREPARERS; BROKERS; PAWNBROKERS; RENT-TO-OWN, MORTGAGE AND INSURANCE COMPANIES; AND RETAILERS.</li> </ul>
<b>JOINT MARKETING</b>	<p>A FORMAL AGREEMENT BETWEEN NONAFFILIATED FINANCIAL COMPANIES THAT TOGETHER MARKET FINANCIAL PRODUCTS OR SERVICES TO YOU.</p> <ul style="list-style-type: none"> <li>■ OUR JOINT MARKETING PARTNERS INCLUDE WIRE TRANSFER, DEBIT CARD PROVIDERS, LENDERS, BANKS, TAX PREPARERS, BROKERS, AND RETAILERS</li> </ul>

#### **OTHER IMPORTANT INFORMATION**

**IMPORTANT NOTICE ABOUT CREDIT REPORTING: 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.**