

<b>FACTS</b>	<b>WHAT DOES PAYDAY AMERICA, INC. DO WITH YOUR PERSONAL INFORMATION?</b>
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 and may include: <ul style="list-style-type: none"> <li>■ Social Security number and account information</li> <li>■ Transaction history, assets and income</li> <li>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul> 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 Payday America chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Payday America share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your account, 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 credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 1-866-646-1777 or</li> <li>■ Mail the form below.</li> </ul> Please note: If you are a new customer, we can begin sharing your information 30 days from the date you complete your first transaction with us. When you are no longer our customer, we continue to share your information as described in this notice; you can contact us at any time, however, to limit our sharing.
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<b>Questions?</b>	If you have any questions about this Privacy Notice or other rights related to our use of your information, email Payday America, Inc. at: <a href="mailto:info@paydayamerica.net">info@paydayamerica.net</a> or call: 1-866-646-1777.
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**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
	Name	Mail to: Payday America, Inc. 181 River Ridge Circle S. Burnsville, MN 55337
	Address	
	City, State, Zip	
	Account Number(s)	

Who we are	
Who is providing this notice?	Payday America, Inc.
What we do	
How does Payday America 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 Payday America collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• apply for a loan or open an account</li> <li>• pay your bills or use your credit or debit card</li> <li>• provide account information or provide employment information</li> <li>• show us your government issued identification</li> <li>• give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes -- information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone, unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include financial companies such as Pawn America Minnesota, L.L.C., Pawn America Wisconsin, LLC, and PAL Card Minnesota, LLC.</i></li> </ul>
Nonaffiliates	<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>▪ <i>Nonaffiliates we share with can include providers of financial services or insurance, such as mortgage bankers or insurance companies and agents and non-financial companies such as retailers, direct marketers or contractors.</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include providers of financial services or insurance, such as mortgage bankers or insurance companies and agents; and non-financial companies, such as retailers, direct marketers or contractors.</i></li> </ul>