

**A+ Financial Services, Inc., A+ Auto Insurance Agency, Inc., and A+ Loans, Inc.  
Privacy Policy (Last reviewed 06/2016)**

**This Privacy Policy explains the policy statement of A+ Financial Services, Inc., A+ Auto Insurance Agency, Inc., and A+ Loans, Inc., (collectively, "A+")** with respect to your nonpublic personal information when you apply for and use the financial products and services offered by A+. We are committed to protecting your privacy and the security of your nonpublic personal information. Because we recognize the sensitive nature of your nonpublic personal information, we take precautions to use it only in accordance with our strict guidelines.

We have prepared this Privacy Policy to explain what types of information we collect about you and under what circumstances we may share it with others. This Privacy Policy covers check cashing, money orders, money transfers, title loan, insurance, tax preparation, refund anticipation loans, tax preparation bank products, bill payments, micro loans, bookkeeping, presentment loans, and all other similar financial services transactions that you conduct with A+.

We hope that you will carefully review all of the details of our Privacy Policy, so that you will understand that A+ uses your nonpublic personal information responsibly and only in order to:

1. Provide you with the financial products and services that you have requested;
2. Offer you information about other financial products and services provided by A+; and
3. Allow you to conduct business with A+ with confidence and convenience.

In no event do we provide your account or nonpublic personal information to anyone outside of A+ for the purpose of independent telemarketing or direct mail marketing of any nonfinancial products or services. We also maintain physical, electronic, and procedural safeguards to guard against the unauthorized disclosure of this information. Only in extremely limited circumstances, outlined below, do we share your information with other financial services firms. All three A+ entities, however, do share your nonpublic personal information with each other in order to better serve your financial needs.

**Definitions.**

For purposes of our Privacy Policy, we have used certain definitions throughout, as follows:

- We, our, us, and A+ means A+ Financial Services, Inc., A+ Auto Insurance Agency, Inc., and A+ Loans, Inc...
- I, you, and your means the reader of this Privacy Policy, as well as any customer of A+.
- Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information may include, for examples, your personal information about your income, account history, or credit worthiness. Nonpublic personal information does not include any information that is available from public sources, such as telephone directories or government records.
- Affiliate means a company A+ owns or controls, a company that owns or controls A+, or a company that is owned or controlled by the same person or company that owns or controls A+. Ownership does not mean complete ownership but such term means enough ownership to have control. For purposes of providing this Privacy Policy, the three A+ entities are presented collectively..

- Nonaffiliated third party means a person not employed by A+ or by a company that is not an affiliate of A+.

### **Kinds of Information That We Collect:**

A+ collects nonpublic personal information about you from the following sources:

From you when you apply to conduct check cashing, money orders, money transfers, title loans, insurance services, tax preparation, small loans, tax preparation bank products, bill payments, bookkeeping, and other similar financial services transactions with us. A+ may ask you to provide on applications and other forms information about your financial status, such as employment and income, as well as identifying information, such as your date of birth, address, telephone number, mobile number, email address, and social security number.

From your transactions with us, our affiliates, and other parties, including the types of transactions and payment history.

From the bank where you maintain your checking account.

From consumer credit reporting agencies, including verification of your creditworthiness, and from persons we contact when we verify information that you provide on applications to conduct business with us, including your spouse, relatives, and employer.

### **How We Use This Information.**

We do not disclose any nonpublic personal information about you or our former customers to anyone, except as permitted by law.

These permitted disclosures include the following:

**Within the A+ Group of Affiliated Entities.** We restrict access to your nonpublic personal information to those of our A+ employees who need to know that information to provide those products or services that you have requested. We train all of our employees about the importance of customer privacy and confidentiality. **Our employee training instructs A+ employees to maintain the confidentiality of your nonpublic personal information.**

In addition, we maintain physical, electronic, and procedural safeguards that comply with applicable federal standards to protect the privacy of your nonpublic personal information.

**Companies with Whom A+ have Product or Service Agreements.** In order to provide you with the financial products and services that you request or may find desirable, A+ will provide your nonpublic personal information to any nonaffiliated third party with whom A+ has an agreement to provide such products and services, as follows. These are examples of 3rd parties we do business with. This may not be all inclusive (there may be more or less).

**For example,** A+ and **NetSpend Corporation** ("NetSpend") have an agreement to offer our customers a prepaid cash-based debit card issued by selected national banks,, because we view the prepaid debit card as a financial product that our customers need and expect A+ to provide. Therefore, we work closely with NetSpend to make this prepaid debit card available to you, which requires that we provide NetSpend with your nonpublic personal information that we collect from you on applications for the prepaid debit card.

In addition, A+ and **MB Financial Bank** have an agreement to offer our customers "Secure Check" for distribution of a customer's federal benefits.

Also, pursuant to our refund anticipation loan agreement with selected national banks, A+ will provide selected national banks with your nonpublic personal information, which we collect from you, regarding such matters as your income, expenses, and potential income tax liabilities.

Further, A+ and **Western Union** ("WU") have an agreement by which WU will make money transfer services available to our customers. Pursuant to this agreement, A+ will provide your nonpublic personal information to WU, which we collect from you, on the send, receive, and other Money Gram forms used to initiate and complete these transfers.

Another example, A+ has producer contracts with numerous **insurance carriers, Motorist Protection Plan** ("MPP") companies, and a third party software provider agreement with **AccuAuto**. These various insurance carriers, MPP companies, and AccuAuto need access to your nonpublic personal information, vehicle identification numbers, and driving record information, in order to search for the best price to place your auto insurance coverage and MPP benefits, if you so request these services and products.

**A+ has contractual relationships with several bill payment companies.** The bill payment services offered by these companies include Global Express Bill Payment Services, IPP Bill Payments, Check Free Bill Payments, Money Gram Bill Payments, and Western Union (Convenience Pay) Bill Payments. We will accept your bill payment in cash and will then transfer such amount to one of these bill payment companies, which may request certain of your nonpublic personal information, including a vendor/customer account number, your name, address, and at times your telephone number, in order to post your bill payment correctly to your account.

**B-Smart Communications, Inc.** ("B-Smart") has a service contract with A+, which helps us maintain contact with you and our other customers, thereby allowing us to market our new or existing service offerings to you. We provide B-Smart with your name and telephone number in order for B-Smart to initiate a telephone call to you to market a new service or communicate the status of an existing service offered by us.

**Each of the above listed companies, with whom A+ maintains product or service agreements, has agreed to strictly safeguard the confidentiality of your nonpublic personal information. These companies are not permitted to share your nonpublic personal information without the permission of the particular A+ entity with which you are conducting financial transactions, except as otherwise required by law.**

**Companies with which you ask us to share information.**

You may grant permission to A+ to share your nonpublic personal information with other companies. If you grant such permission, it will only apply to the specific program or programs you consent to. If you have previously requested that we block the sharing of your nonpublic personal information, that request will remain in place for all other situations.

**Outside Service Providers.**

At times, we have arrangements with companies, which provide products and services essential for the delivery of our services to you. For example, we work with data processing, computer programming, and

computer software firms to ensure that our computer systems function properly. We also engage a third party to assist us in conducting federally mandated comparisons of prospective customers with the U.S. government's lists of terrorists and other Specially Designated Nationals. These firms perform their services at our direction and, as permitted by law, we share customer nonpublic personal information with these companies, as necessary, to permit them to perform these required services. As with all of our business partners, these companies are required to safeguard your nonpublic personal information and use it only for authorized purposes.

#### **Consumer Credit Reporting Agencies and Other Creditors.**

It is standard industry practice and within federal and state laws to provide your nonpublic personal information, including your repayment transactions and defaults, to consumer credit reporting agencies and other creditors.

#### **Courts and Government Bodies.**

Federal and state laws may require us to share your nonpublic personal information. For example, if you are involved in a legal matter with another party, we may be ordered to provide your nonpublic personal information to a court, attorney, or other party. In these circumstances, only that portion of your nonpublic personal information required by law, subpoena, or court order will be provided.

#### **How to Contact A+ About Our Privacy Policy.**

If you have any questions about the Privacy Policy of A+, which includes A+ Financial Services, Inc., A+ Auto Insurance Inc., or A+ Loans, Inc., you may write to the Compliance Officer for all four A+ entities at A+ Financial Services, Inc., P.O. Box 492769, Lawrenceville, GA 30049.

#### **How to Contact A+ Using Our Opt-Out Procedures.**

Federal law gives you the right to limit how we share your nonpublic personal information for marketing purposes. By opting out, you are instructing A+ not to share your nonpublic personal information with our affiliates and nonaffiliated third party business partners for marketing purposes. Please note that by opting out of receiving future marketing information, you may not opt-out of receiving notices from A+ regarding payment information and service to your existing account. Further, note that any such service notice from A+ may include a listing of all services that we provide and affiliates within the A+ family of companies. And so long as you are a customer of A+, we will continue to use nonaffiliated third parties, such as banks and tax software companies, in order to provide to you the financial products and services that you may request in accordance with the procedures and for the purposes described in our Privacy Policy. If you decide to opt out, we offer you three convenient ways to do so. You may contact us by: (1) telephone at 678-720-9006 x 213; (2) U.S. Mail at A+ Financial Services, Inc. P.O. Box 492769 Lawrenceville GA 30049 Attention: Compliance Officer. Please list your full name, cell phone number, home phone number, mailing address, date of birth, and the last 4 digits of your social security number when writing; (3) visiting us at [www.mybudgetcenter.com/new/optout](http://www.mybudgetcenter.com/new/optout). We will honor your opt-out choice until you instruct us to change it. Therefore, if you have opted out previously, you do not need to do so again.