

# **California Resident Privacy Notice and Disclosure**

## **Summary**

The TMX Finance® Family of Companies (and, its operating entities) (“we,” “our,” or the “Company”) respects your privacy and is committed to providing a transparent notice of our California Resident Privacy Notice and Disclosure pursuant to the California Consumer Privacy Act (“CCPA”). This California Resident Privacy Notice and Disclosure applies solely to those who reside in the State of California (“consumers” or “you”).

The purpose of this California Resident Privacy Notice and Disclosure is to inform California residents, at or before the time we collect your personal information, how we use your personal information and your rights with respect to the personal information we collect which include the following:

- Your “Right to Know” about personal information collected, used, and disclosed including:
  - What categories of personal information we collect from you and the purpose for its collection;
  - How we use those categories of personal information; and
  - How we share the personal information you entrust to us
- Transparency about personal information that we sell, and your right to opt-out of the sale of your personal information
- Your “Right to Delete” personal information
- How to submit a verified consumer request for your Right to Know or Right to Delete
- How to use an authorized agent to submit a verified consumer request
- Your “Right to Non-Discrimination” for the exercise of a privacy right
- Other California privacy rights
- Changes to our privacy notice
- Our contact information

## **Our Privacy Policy**

Please note that if you are consumer or customer of a personal, family, or household financial product or service such as a title loan with us, the Gramm Leach Bliley Act (“GLBA”) and California Financial Information Privacy Act (“CalFIPA”) govern the collection, use, and sharing of that data related to that account, not CCPA and the rights set forth below.

## **Your Right to Know**

You have the right to request that the Company disclose what personal information it collects, uses, discloses, and sells. You can do this through a Verified Consumer Request (“VCR”). That process is described below in the section, “Submitting a Verified Consumer Request.”

We collect personal information, which means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). The following table includes disclosures of the personal information we collect from consumers and the purposes for which it is collected and used, as well as lists of categories of consumers’ personal information we have collected about consumers in the past 12 months, the categories of

sources from which it was collected and categories of third parties with whom we share the personal information.

<b>What personal information do we collect, use, and share?</b>		
<b>We Collect/Use</b>	<input checked="" type="checkbox"/>	<b>A. Identifiers:</b> For example, a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name and number, Social Security Number, Individual Taxpayer Identification Number, driver’s license number, passport number, VIN number, motor vehicle title number, motor vehicle registration, or other similar identifiers.
<b>We Have Collected/Used in the Past 12 Months</b>	<input checked="" type="checkbox"/>	
<b>This category of personal information is collected and used for the following purposes:</b>	<b>What are the categories of sources from which the personal information was collected?</b>	<b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b>
<ul style="list-style-type: none"> <li>• To determine eligibility for credit services</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (<i>e.g.</i>, customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, advertising or marketing, analytics)</li> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> <li>• Debugging to identify and repair errors</li> <li>• Short-term data use for the current interaction that is not used to build a profile</li> <li>• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide:</u> We collect this information from sources including from customer applications, income documentation, online forms, e-mail, and via telephone, or through your express permission from third parties such as the Department of Motor Vehicles</li> <li>• <u>Information from you that you provide passively from your use of our sites, services, or products we offer or service:</u> We collect this information from sources including from a web browser, e-mail, app, or smartphone</li> <li>• <u>Third Parties (information we collect about you from third-party sources):</u> We collect this from sources including marketing partners,</li> </ul>	<ul style="list-style-type: none"> <li>• Cloud-storage providers</li> <li>• Payment processors</li> <li>• Web-analytics providers</li> <li>• Web-hosting service providers</li> <li>• Point-of-Sale Providers</li> <li>• E-mail distribution service providers</li> <li>• Customer Service and Help Desk service providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Cybersecurity service providers</li> <li>• Logistics and planning tool providers</li> <li>• Customer relationship management providers</li> <li>• Property preservation and inspection services</li> <li>• Third-party independent recovery servicers and providers</li> <li>• Auctions</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (<i>e.g.</i>, mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> <li>• Demand Deposit Agreement contractual parties</li> </ul>

<ul style="list-style-type: none"> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> </ul> <p>To share the personal information with service providers to carry out other business purposes</p>	<p>credit reporting agencies, credit bureaus, the Department of the Treasury, Department of Defense, and the Department of Motor Vehicles, and financial institutions of which you authorize us to communicate</p>	<ul style="list-style-type: none"> <li>• Credit Bureaus, Credit Reporting Agencies</li> <li>• Federal, state and local agencies (e.g., the Department of Defense, Department of the Treasury, Department of Motor Vehicles, the Internal Revenue Service)</li> <li>• Federal, state and local regulators</li> </ul>
--	--	---

<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e):</b> For example, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	

<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>• To determine eligibility for credit services</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> <li>• Debugging to identify and repair errors</li> <li>• Short-term data use for the current interaction that is not used to build a profile</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide:</u> We collect this information from sources including from customer applications, income documentation, online forms, e-mail, and via telephone, or through your express permission from third parties such as the Department of Motor Vehicles</li> <li>• <u>Information from you that you provide passively from your use of our sites, services, or products we offer or service:</u> We collect this information from sources including from a web browser, e-mail, app, or smartphone</li> </ul>	<ul style="list-style-type: none"> <li>• Cloud-storage providers</li> <li>• Payment processors</li> <li>• Web-analytics providers</li> <li>• Web-hosting service providers</li> <li>• E-mail distribution service providers</li> <li>• Customer Service and Help Desk service providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Cybersecurity service providers</li> <li>• Logistics and planning tool providers</li> <li>• Customer relationship management tool providers</li> <li>• Property preservation and inspection services</li> <li>• Third-party independent recovery servicers and providers</li> <li>• Auctions</li> <li>• Federal, State and local law enforcement</li> </ul>

<ul style="list-style-type: none"> <li>• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including marketing partners, credit reporting agencies, credit bureaus, the Department of the Treasury, Department of Defense, and the Department of Motor Vehicles, and financial institutions of which you authorize us to communicate</li> </ul>	<ul style="list-style-type: none"> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> <li>• Demand Deposit Agreement contractual parties</li> <li>• Credit Bureaus, Credit Reporting Agencies</li> <li>• Federal, state and local agencies (e.g., the Department of Defense, Department of the Treasury, Department of Motor Vehicles, the Internal Revenue Service)</li> <li>• Federal, state and local regulators</li> </ul>
--	--	--

<b>We Collect/Use</b>	<input checked="" type="checkbox"/>	<b>C. Characteristics of CA or Federal Protected Classifications:</b> For example, race, age, gender, disability, or military status.
<b>We Have Collected/Used in the Past 12 Months</b>	<input checked="" type="checkbox"/>	

<b>This category of personal information is collected and used for the following purposes:</b>	<b>What are the categories of sources from which the personal information was collected?</b>	<b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b>
<ul style="list-style-type: none"> <li>• To determine eligibility for credit services</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide</u>: We collect this information from sources including from customer applications, income documentation, online forms, e-mail, and via telephone, or through your express permission from third parties such as the Department of Motor Vehicles</li> <li>• <u>Information from you that you provide passively from your use of our sites, services, or products we offer or</u></li> </ul>	<ul style="list-style-type: none"> <li>• Customer Service and Help Desk service providers</li> <li>• Point-of-Sale Providers</li> <li>• Service Providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Customer relationship management providers</li> <li>• Third-party independent recovery servicers and providers</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> <li>• Demand Deposit Agreement contractual parties</li> </ul>

<ul style="list-style-type: none"> <li>• Debugging to identify and repair errors</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<p><u>service</u>: We collect this information from sources including from a web browser, e-mail, app, or smartphone</p> <ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including marketing partners, credit reporting agencies, credit bureaus, the Department of the Treasury, Department of Defense, and the Department of Motor Vehicles, and financial institutions of which you authorize us to communicate</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Bureaus, Credit Reporting Agencies</li> <li>• Federal, state and local agencies (e.g., the Department of Defense, Department of the Treasury, Department of Motor Vehicles, the Internal Revenue Service)</li> <li>• Federal, state and local regulators</li> </ul>
---	---	---

<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>D. Commercial Information:</b> For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	

<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>• To act as Program Manager for Demand Deposit Agreement Accounts</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide</u>: We collect this information from sources including from customer applications, income documentation or income and expense worksheets, online forms, e-mail, and via telephone, or through your express permission from third parties such as the</li> </ul>	<ul style="list-style-type: none"> <li>• Customer Service and Help Desk service providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Cybersecurity service providers</li> <li>• Customer relationship management providers</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> </ul>

<ul style="list-style-type: none"> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> <li>• Debugging to identify and repair errors</li> <li>• Short-term data use for the current interaction that is not used to build a profile</li> <li>• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<p>Department of Motor Vehicles</p> <ul style="list-style-type: none"> <li>• <u>Information from you that you provide passively from your use of our sites, services, or products we offer or service:</u> We collect this information from sources including contractual relationships with service providers concerning any demand deposit account</li> </ul>	<ul style="list-style-type: none"> <li>• Demand Deposit Agreement contractual parties</li> <li>• Federal, state and local agencies</li> </ul>
--	---	---

<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>E. Biometric Information:</b> For example, physiological, biological or behavioral characteristics, including an individual’s deoxyribonucleic acid (DNA), that can be used, singly or in combination with each other or with other identifying data, to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	

<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>• Fraud and security detection and prevention</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources):</u> Fingerprints</li> </ul>	<ul style="list-style-type: none"> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> </ul>

<b>We Collect/Use</b>	<input checked="" type="checkbox"/>	<b>F. Internet or Other Similar Network Activity:</b> For example, browsing history, search history, and information regarding a consumer’s interaction with an Internet Web site, application, or advertisement		
<b>We Have Collected/Used in the Past 12 Months</b>	<input checked="" type="checkbox"/>			
<b>This category of personal information is collected and used for the following purposes:</b>		<b>What are the categories of sources from which the personal information was collected?</b>	<b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b>	
<ul style="list-style-type: none"> <li>For marketing our services to you</li> </ul>		<ul style="list-style-type: none"> <li><u>Information from you that you provide passively from your use of our sites, services, or products we offer or service:</u> We collect this information from sources including from a web browser, e-mail, app, or smartphone</li> <li><u>Third Parties (information we collect about you from third-party sources):</u> We collect this from sources including marketing partners and service providers</li> </ul>	<ul style="list-style-type: none"> <li>Data management service providers</li> </ul>	
<b>We Collect/Use</b>	<input checked="" type="checkbox"/>	<b>G. Geolocation Data:</b> For example, information that can be used to determine a device’s physical location		
<b>We Have Collected/Used in the Past 12 Months</b>	<input checked="" type="checkbox"/>			
<b>This category of personal information is collected and used for the following purposes:</b>		<b>What are the categories of sources from which the personal information was collected?</b>	<b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b>	
<ul style="list-style-type: none"> <li>To determine eligibility for credit services</li> <li>To comply with federal, state, or local laws, regulations, or ordinances</li> <li>To provide credit services</li> <li>For underwriting</li> <li>Servicing transactions and accounts (<i>e.g.</i>, customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or</li> </ul>		<ul style="list-style-type: none"> <li><u>Information from you that you actively provide:</u> We collect this information from sources including our mobile application</li> <li><u>Information from you that you provide passively from your use of our sites, services, or</u></li> </ul>	<ul style="list-style-type: none"> <li>Cloud-storage providers</li> <li>Web-analytics providers</li> <li>Web-hosting service providers</li> <li>Customer Service and Help Desk service providers</li> <li>Cybersecurity service providers</li> <li>Customer relationship management providers</li> </ul>	

<p>service provider (e.g., financing, advertising or marketing, analytics)</p> <ul style="list-style-type: none"> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> <li>• Debugging to identify and repair errors</li> <li>• Short-term data use for the current interaction that is not used to build a profile</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<p><u>products we offer or service</u>: We collect this information from sources including from a web browser, e-mail, mobile app, or smartphone</p> <ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including marketing partners and marketing service providers</li> </ul>	<ul style="list-style-type: none"> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Federal, state and local regulators</li> <li>• Marketing providers and marketing service providers</li> </ul>
---	--	---

<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>H. Sensory or Surveillance Data:</b> For example, audio, electronic, visual, thermal, olfactory, or similar information that can be linked or associated with a particular consumer or household</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	

<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>• Fraud and security detection and prevention</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide</u>: We collect this information from sources including from pictures taken of you for underwriting purposes, and recorded telephone conversations with you</li> <li>• <u>Information from you that you provide passively from your use of our sites, services, or</u></li> </ul>	<ul style="list-style-type: none"> <li>• Cybersecurity service providers</li> <li>• Third-party independent recovery servicers and providers</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Federal, state and local agencies</li> <li>• Federal, state and local regulators</li> </ul>

<ul style="list-style-type: none"> <li>• For auditing relating to consumer transactions and compliance with laws and regulations</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<p><u>products we offer or service</u>: We collect this information from sources including surveillance cameras in our store locations</p> <ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including surveillance service providers</li> </ul>	
<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>I. Professional or Employment-Related Information:</b> For example, compensation, evaluations, performance reviews, personnel files and current and past job history.</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	
<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>• To determine eligibility for credit services</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>• For marketing our services to you</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> <li>• For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>• Fraud and security detection and prevention</li> <li>• Debugging to identify and repair errors</li> <li>• Short-term data use for the current interaction that is not used to build a profile</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide</u>: We collect this information from sources including from customer applications, income documentation and income and expense worksheets, online forms, e-mail, and via telephone, or through your express permission from third parties such as the financial institutions</li> <li>• <u>Information from you that you provide passively from your use of our sites, services, or products we offer or service</u>: We collect this information from sources including from a web browser, online</li> </ul>	<ul style="list-style-type: none"> <li>• Customer Service and Help Desk service providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Customer relationship management providers</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> <li>• Demand Deposit Agreement contractual parties</li> <li>• Credit Bureaus, Credit Reporting Agencies</li> <li>• Federal, state and local agencies</li> <li>• Federal, state and local regulators</li> </ul>

<ul style="list-style-type: none"> <li>• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</li> <li>• Undertaking internal research for technological development and demonstration</li> <li>• Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>• To share the personal information with service providers to carry out other business purposes</li> </ul>	<p>forms, mobile app, or smartphone</p> <ul style="list-style-type: none"> <li>• <u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including credit reporting agencies, credit bureaus, and financial institutions of which you authorize us to communicate</li> </ul>	
--	---	--

<b>We Collect/Use</b>	<input checked="" type="checkbox"/>	<b>J. Education Information</b> ( <i>defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)</i> ): Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual’s identity in relation to an educational institution either directly or indirectly through linkages with other information.
<b>We Have Collected/Used in the Past 12 Months</b>	<input checked="" type="checkbox"/>	

<b>This category of personal information is collected and used for the following purposes:</b>	<b>What are the categories of sources from which the personal information was collected?</b>	<b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b>
<ul style="list-style-type: none"> <li>• To determine eligibility for credit services</li> <li>• To comply with federal, state, or local laws, regulations, or ordinances</li> <li>• To provide credit services</li> <li>• For underwriting</li> <li>• Servicing transactions and accounts (<i>e.g.</i>, customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, advertising or marketing, analytics)</li> <li>• To fulfill or meet the reason for which the information is provided</li> <li>• For our internal operation purposes</li> </ul>	<ul style="list-style-type: none"> <li>• <u>Information from you that you actively provide</u>: We collect this information from sources including income documentation, bank statements, income and expense worksheets, or through your express permission from third parties such as the financial institutions</li> <li>• <u>Information from you that you provide</u></li> </ul>	<ul style="list-style-type: none"> <li>• Customer Service and Help Desk service providers</li> <li>• Financial, auditing, and accounting service providers</li> <li>• Customer relationship management providers</li> <li>• Federal, State and local law enforcement</li> <li>• Legal personnel (<i>e.g.</i>, mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>• Financial institutions</li> <li>• Demand Deposit Agreement contractual parties</li> </ul>

<ul style="list-style-type: none"> <li>For auditing relating to consumer transactions and compliance with regulations</li> </ul>	<p><u>passively from your use of our sites, services, or products we offer or service</u>: We collect this information from sources including any payment history using your Demand Deposit Account</p> <ul style="list-style-type: none"> <li><u>Third Parties (information we collect about you from third-party sources)</u>: We collect this from sources including credit reporting agencies, credit bureaus, and financial institutions of which you authorize us to communicate</li> </ul>	<ul style="list-style-type: none"> <li>Credit Bureaus, Credit Reporting Agencies</li> <li>Federal, state and local agencies</li> <li>Federal, state and local regulators</li> </ul>
--	---	---

<p><b>We Collect/Use</b></p>	<input checked="" type="checkbox"/>	<p><b>K. Profile Data:</b> For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>
<p><b>We Have Collected/Used in the Past 12 Months</b></p>	<input checked="" type="checkbox"/>	

<p><b>This category of personal information is collected and used for the following purposes:</b></p>	<p><b>What are the categories of sources from which the personal information was collected?</b></p>	<p><b>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</b></p>
<ul style="list-style-type: none"> <li>To honor your preferences</li> <li>Servicing transactions and accounts (e.g., customer service, maintaining, managing, collecting, and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>To fulfill or meet the reason for which the information is provided</li> <li>For our internal operation purposes</li> <li>Fraud and security detection and prevention</li> <li>Debugging to identify and repair errors</li> <li>Undertaking internal research for technological development and demonstration</li> <li>Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or</li> </ul>	<ul style="list-style-type: none"> <li><u>Information from you that you actively provide</u>: We collect this information from sources including from your customer profile and preferences</li> </ul>	<ul style="list-style-type: none"> <li>Web-analytics providers</li> <li>Web-hosting service providers</li> <li>Marketing providers and marketing service providers</li> <li>Service providers</li> <li>Cybersecurity service providers</li> <li>Logistics and planning tool providers</li> <li>Federal, State and local law enforcement</li> <li>Legal personnel (e.g., mediators, arbitrators, attorneys, court personnel, bankruptcy trustees)</li> <li>Financial institutions</li> <li>Demand Deposit Agreement contractual parties</li> </ul>

<p>controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</p> <ul style="list-style-type: none"> <li>• To share the personal information with service providers to carry out other business purposes.</li> </ul>		
--	--	--

**Please note that Personal Information does not include:**

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CalFIPA), and the Driver's Privacy Protection Act of 1994.

We will not collect additional categories of personal information or use the personal information for any other undisclosed purpose without providing you advance notice.

**What We Sell and Right to Opt-Out**

The Company does not sell the personal information of minors under 16 years of age. The Company sells and has sold personal information to third parties in the preceding 12 months as disclosed in the table below. As a California resident, you have the right to direct Company to stop selling your personal information, and to refrain from doing so in the future, which is called the "Right to Opt-Out."

You may exercise your Right to Opt-Out by clicking "Do Not Sell My Personal Information" on our website, <https://www.titlemax.com/california-title-loans/>, or by completing the form here <https://www.titlemax.com/optout/ccpa>.

**Authorized Agent for Opt-Out:** If you use an authorized agent to exercise your right to opt-out of the sale of personal information, please note that the Company requires that the authorized agent submit proof in the form of a written authorization from you that they have been authorized to act on your behalf.

Please review our California Resident Privacy Notice and Disclosure here: <https://www.titlemax.com/disclosures/assets/pdfs/california-resident-privacy-notice-and-disclosure.pdf> for additional details.

Under the California Consumer Protection Act (CCPA), some of our sharing activities may be considered a "sale" that you have a right to opt-out of. Below is a list of categories of information (as these categories are defined by the CCPA) we may have "sold":

We have sold.	What personal information has [Company] sold to third parties over the last 12 months?	Categories of third parties to whom this category of personal information has been sold
<input type="checkbox"/>	<b>A. Identifiers:</b> For example, a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers.	
<input type="checkbox"/>	<b>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e):</b> For example, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	
<input type="checkbox"/>	<b>C. Characteristics of CA or Federal Protected Classifications:</b> For example, race, age, gender, disability, or military status.	
<input type="checkbox"/>	<b>D. Commercial Information:</b> For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	
<input type="checkbox"/>	<b>E. Biometric Information:</b> For example, physiological, biological or behavioral characteristics, including an individual’s deoxyribonucleic acid (DNA), that can be used, singly or in combination with each other or with other identifying data, to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information	
<input checked="" type="checkbox"/>	<b>F. Internet or Other Similar Network Activity:</b> For example, browsing history, search history, and information regarding a consumer’s interaction with an Internet Web site, application, or advertisement	Third-Party marketing providers
<input checked="" type="checkbox"/>	<b>G. Geolocation Data:</b> For example, information that can be used to determine a device’s physical location	Third-Party marketing providers
<input type="checkbox"/>	<b>H. Sensory or Surveillance Data:</b> For example, audio, electronic, visual, thermal, olfactory, or similar information that can be linked or associated with a particular consumer or household	

<input type="checkbox"/>	<b>I. Professional or Employment-Related Information:</b> For example, compensation, evaluations, performance reviews, personnel files and current and past job history.	
<input type="checkbox"/>	<b>J. Education Information</b> ( <i>defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)</i> ): Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual’s identity in relation to an educational institution either directly or indirectly through linkages with other information.	
<input type="checkbox"/>	<b>K. Profile Data:</b> For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	

### **Your Right to Request Deletion of Your Personal Information**

You have the right to request that the Company delete any of your personal information collected or maintained by the Company, subject to certain exceptions. You can do this through a Verified Consumer Request (“VCR”). That process is described below in the section, “Submitting a Verified Consumer Request.”

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information’s deletion may likely render impossible or seriously impair the research’s achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

### **Submitting a Verified Consumer Request**

You have the right to submit a VCR to know information or for deletion. The request to know can be for any or all of the following about you:

- (1) Specific pieces of personal information that the Company has;
- (2) Categories of personal information the Company has collected;
- (3) Categories of sources from which the personal information is collected;
- (4) Categories of personal information that the Company sold or disclosed for a business purpose;
- (5) Categories of third parties to whom the personal information was sold or disclosed for a business purpose; and
- (6) The business or commercial purpose for collecting or selling personal information.

The request to delete is to delete any of your personal information collected or maintained by the Company, subject to certain exceptions.

You may only make VCR to know information twice within a 12-month period. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm that the personal information relates to you. We will only use personal information provided in a VCR to verify the requestor's identity or authority to make the request.

You can submit a VCR using the following <https://www.titlemax.com/optout/ccpa> or by calling (844) 672-7527. Your request will be verified using information you provide as described on the webform (<https://www.titlemax.com/optout/ccpa>). If you call (844) 672-7527 you will be asked to provide the same information requested on the webform for verification purposes.

Once we receive your VCR, we will send you an acknowledgement within 10 days which will describe our verification process. We will respond to your request within 45 days, if we are able to verify your identity. Requests for deletion will require a separate confirmation that you want your information deleted.

We do not charge a fee to process or respond to your VCR unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

**Please note that, in responding to your request, we are not permitted to disclose or provide you with your Social Security Number, Driver's License Number, or other government issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answers.**

### **Using an Authorized Agent to Submit a Request**

Only you, a person registered with the California Secretary of State, or a person you authorize to act on your behalf, may make a VCR related to your personal information. You may also make a VCR on behalf of your minor child. If you use an authorized agent, you may provide a power of attorney executed pursuant to California Probate Code sections 4000 to 4465. If a power of attorney that meets those provisions is not submitted, you will be required to verify your identity directly to us by submitting a VCR according to the procedures in the section "Submitting a Verified Consumer Request." If anyone purporting to be an authorized agent for a consumer contacts us, we will require proof that the authorized agent has been authorized to act on the consumer's behalf.

### **Your Right to Non-Discrimination for the Exercise of a Privacy Right**

We will not discriminate against you for exercising any of your California Consumer Privacy Act ("CCPA") rights. Unless permitted by the CCPA, we will not:

CA Resident Privacy Notice and Disclosure – Effective: 1.1.20; Last Revised: 12.31.19; Last Reviewed: 12.31.19

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

### **Other California Privacy Rights**

California’s “Shine the Light” law (Civil Code Section § 1798.83) permits users of our website that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an email to [RTK@titlemax.com](mailto:RTK@titlemax.com) or write us at: Legal Department, 15 Bull Street, Suite 200, Savannah, GA 31401.

The Company responds to Do Not Sell Opt-Out requests as disclosed in the section “What we Sell and Right to Opt-Out.” Otherwise, the Company does not respond to Web browser “do not track” signals or other mechanisms.

Other parties may collect personally identifiable information about your activities over time and across different Web sites when a consumer uses our website or service.

### **Changes to Our Privacy Notice**

The Company reserves the right to amend this California Resident Privacy Notice and Disclosure (the “Notice”) at our discretion and at any time. When we make changes to this Notice, we will post the updated notice on the website and update the Notice’s effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.

### **Contact for More Information**

If you have any questions about this Notice, the ways in which the Company collects and uses your information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 844-672-7527  
Website: <https://www.titlemax.com/california-title-loans/>  
Email: [rtk@titlemax.com](mailto:rtk@titlemax.com)  
Postal Address: TMX Finance Family of Companies  
ATTN: Legal Department  
15 Bull Street, Suite 200  
Savannah, GA 31401

---