

# FACTS

## WHAT DOES AXCESS FINANCIAL SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</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>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ payment history and employment information</li> <li>▪ account balances and checking account information</li> </ul>
<b>How?</b>	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons AxcCESS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AxcCESS share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 800-316-4220</li> <li>▪ Visit us online: <a href="http://www.xact.com">www.xact.com</a> or</li> <li>▪ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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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<b>Questions?</b>	Call 800-316-4220 or go to <a href="http://www.xact.com">www.xact.com</a>
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### Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	<b>Name</b>
	<b>Address</b>
	<b>City, State, Zip</b>
	<b>Account #</b>
<b>Mail To:</b>	Attn: Customer Service - Opt Out 7755 Montgomery Rd. Suite 400 Cincinnati, OH 45236

Who we are	
Who is providing this notice?	CNG Holdings, Inc., and each of its affiliates doing business as Access Financial Services, Inc.
What we do	
How does Check 'n Go 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 Check 'n Go 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 give us your contact information</li> <li>▪ Open an account or give us your income information</li> <li>▪ Provide employment information</li> </ul> <p>We also collect your personal information from others, such as consumer reporting agencies, 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 creditworthiness</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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definition	
<b>Affiliates</b>	<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 companies doing business as CNG Holdings, Inc. Allied Cash Advance, Check 'n Go, Access Credit, Tempoe, SmartPay, and related holding and back-office service companies.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include debit card companies, banks, check cashing service companies, money transfer companies, data research firms and other financial institutions.</i></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>▪ <i>Our joint marketing partners include debit card companies, money transfer companies and other financial institutions.</i></li> </ul>

### Other important information

This notice is provided by CNG Holdings, Inc. and its affiliates doing business as Access Financial Services, Inc. Check 'n Go and Allied Cash Advance, including: Southwestern & Pacific Specialty Finance, Inc.; Great Lakes Specialty Finance, Inc.; Southern Specialty Finance, Inc.; Great Plains Specialty Finance, Inc.; Eastern Specialty Finance, Inc.; Check 'n Go of Florida; Allied Cash Advance Arizona, LLC; Allied Cash Advance California, LLC; Allied Cash Advance Indiana, LLC; Allied Check Cashing Michigan LLC; and Allied Title Lending, LLC.

California Customers: In accordance with California law, we will not share information we collect about California residents with companies outside of California except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will limit sharing among our companies to the extent required by applicable California law.

Nevada Customers: We are providing you this notice pursuant to state law. If you would like more information about this notice call us at our toll free number or email address included in this notice or the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; e-mail: BCPINFO@ag.state.nv.us.