

Privacy Policy

Rev. June 14, 2019

FACTS	WHAT DO PREFERRED LOANS, LLC AND IT'S AFFILIATES (COLLECTIVELY REFERRED TO HERE AS PREFERRED LOANS) DO WITH YOUR PERSONAL INFORMATION?
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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 type of personal information we collect and share depends on the product or service you apply for with Preferred Loans. This information can include: <ul style="list-style-type: none">• Social Security Number and bank account information• Account balances and income• Payment history and credit history
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 reason Preferred Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Preferred Loans share?	
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	Yes	No
For our marketing purposes – 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 – about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

<h2>To limit our sharing</h2>	<ul style="list-style-type: none"> • Call 1-844-788-5629 • Email us at customercare@tlmax.net • Visit our website at www.preferred Loans.com <p>PLEASE NOTE:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date you are made aware of 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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Questions?

- Call [1-844-788-5629](tel:1-844-788-5629)
- Email us at customercare@tlmax.net
- Visit our website at www.preferredloans.com

Who we are

Who is providing this notice?

Preferred Loans, and its Affiliates, is providing this notice, and it applies to all loans and lines of credit made, arranged, serviced or guaranteed by Preferred Loans and its Affiliates, and all products and services offered in connection with such loans and lines of credit.

What we do

How does Preferred Loans 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 Preferred Loans collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or line of credit
- give us your income information
- tell us where to send the money
- provide account information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Our affiliates include companies with a Preferred Loans, LLC name, such as Preferred Loans Missouri, Preferred Loans Texas, Checks 2 Cash, Inc and Cash Till Payday, LTD
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Nonaffiliates we share with can include other lenders and direct marketing companies.
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">• Our joint marketing partners can include institutions such as other lenders or marketers.

Other important information

If we extend credit to a consumer, or guarantee credit offered to a consumer by an unaffiliated 3rd party lender, we will consider the bank account information provided by the consumer as eligible for us to process payments against. In addition, as part of our information collection process, we may detect additional bank accounts under the ownership of the consumer. We will consider any information collected about these additional accounts as part of the consumer's application and may use such information in our underwriting processes.

Use of Autodialers — Preferred Loans, and/or our affiliates, may contact you via text messages and/or telephone calls at the telephone number you provided using autodialers and/or pre-recorded messages.