

FACTS

PRIVACY NOTICE

WHAT DOES Liberty Tax & Loans and Liberty Loans (“Liberty Loans”) DO WITH YOUR PERSONAL INFORMATION?

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. This information can include:

- A. Social Security number and checking account information
- B. Transaction history and income
- C. Credit history and assets

How?

All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Liberty Loans chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES Liberty Loans SHARE?	CAN YOU LIMIT THIS SHARING?
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— 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 creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

TO LIMIT OUR SHARING

Call: **855-968-2666**
Email: YouConnect@mstpf.com

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

QUESTIONS?

Call: **855-968-2666**
Email: YouConnect@mstpf.com

WHO WE ARE

Who is providing this notice?

Check-cashing, payday advance providers, vehicle secured credit providers, creditors and financial service providers operating under the Liberty Loans name as set forth below.

WHAT WE DO

How does Liberty 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 Liberty Loans collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or make a wire transfer
- apply for insurance or show us your government issued ID
- pay your bills

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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

Companies related by common ownership or control. They can be financial and non-financial companies.

- Our affiliates include financial companies operating under the Liberty Loans:
 - First Money In, LLC
 - Infinity Loans of Albuquerque, New Mexico, LLC
 - Infinity Loans of Albuquerque II, New Mexico, LLC
 - Infinity Loans of Albuquerque III, New Mexico, LLC
 - Infinity Loans of Carlsbad, New Mexico, LLC
 - Infinity Loans of Clovis, New Mexico, LLC
 - Infinity Loans of Deming, New Mexico, LLC
 - Infinity Loans of Espanola, New Mexico, LLC
 - Infinity Loans of Farmington, New Mexico, LLC
 - Infinity Loans of Gallup, New Mexico, LLC
 - Infinity Loans of Las Cruces, New Mexico, LLC
 - Infinity Loans of Las Vegas, New Mexico, LLC
 - Infinity Loans of Los Lunas, New Mexico, LLC
 - Infinity Loans of Rio Rancho, New Mexico, LLC
 - Infinity Loans of Roswell, New Mexico, LLC

- Infinity Loans of Santa Fe, New Mexico, LLC
- Infinity Loans of Sunland Park, New Mexico, LLC
- Infinity Online, LLC
- Infinity Loans of Idaho, LLC
- Infinity Loans of Murray, Utah, LLC
- Infinity Loans of West Valley, Utah, LLC
- Infinity Loans of West Valley II, Utah, LLC
- ACAC, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Non-affiliates we share with can include lenders; banks; collection agencies; check cashers; tax preparers; brokers; pawnbrokers; rent-to-own, mortgage and insurance companies; and retailers.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include lenders; banks; tax preparers; brokers; pawnbrokers; mortgage companies; and retailers.

OTHER IMPORTANT INFORMATION

Notice—Pursuant to the California Financial Information Privacy Act (“the Act”), if your consumer account has a California address, your personal information will not be disclosed to non-affiliated third parties except as permitted by the Act, and we will limit the sharing of your personal information with our affiliates to comply with the requirements of the Act.