

# FACTS

## WHAT DOES AMERICAN FIRST FINANCE 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Transaction history and credit history</li> <li>■ Employment information and checking account information</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list all the reasons financial companies can share their customers' personal information; the reasons <b>American First Finance</b> chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES AMERICAN FIRST FINANCE 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 our nonaffiliates to market to you</b>	YES	YES

<b>TO LIMIT OUR SHARING</b>	<p><b>Mail the form below</b></p> <p><b>Please Note:</b> 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.</p>
<b>QUESTIONS:</b>	<b>Call toll free 1-855-721-1188 or go to <a href="http://www.americanfirstfinance.com">www.americanfirstfinance.com</a></b>



### MAIL-IN FORM

**Mark Any/All you want to limit:**

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

<b>NAME</b>	Mail to: American First Finance, Inc. P.O. Box 565848 Dallas, TX 75356
<b>ADDRESS</b>	
<b>CITY, STATE, ZIP</b>	
<b>CUSTOMER #</b>	

<b>WHO WE ARE</b>	
<b>Who is providing this notice?</b>	<b>American First Finance, Inc. (also known as "American First Finance") collectively referred to herein as "AFF".</b>
<b>WHAT WE DO</b>	
<b>How does AFF protect my personal information?</b>	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.
<b>How does AFF collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a loan</li> <li>■ Give us your contact information</li> <li>■ Provide employment information or provide account information</li> </ul> <p>We also collect you personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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.</p>
<b>What happens when I limit sharing for an account I hold joint with someone else?</b>	Your choices will apply to everyone on the account.
<b>DEFINITIONS</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliated</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>■ Nonaffiliates we share with can include lenders, collection agencies, consumer reporting agencies, retailers, database providers, and other finance service providers.</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>■ Nonaffiliates we share with can include lenders, retailers and other finance service providers.</li> </ul>