

FACTS

WHAT DOES PAYDAY MONEY CENTERS 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: <ul style="list-style-type: none"> • Social Security Number and income • Transaction history and credit history • Employment information and checking account information
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 customer’s personal information; the reasons Payday Money Centers chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Payday Money Centers 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	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We don’t share
For our affiliates’ every day business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?	Call 888.490.3311 or go to www.paydaymoneycenters.com
-------------------	---

Who we are	
Who is providing this notice?	Payday Money Centers is a brand name of Payday Loan, LLC which also does business as AutoEquityLoan.com and Transpacific Currency Services.
What we do	
How does Payday Money Centers 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 Payday Money Centers collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Apply for a check cashing membership or perform transactions • Give us your contact information or bank account information <p>We also collect your personal information from others, such as credit bureaus, 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"> • 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 <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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Payday Money Centers does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Payday Money Centers does not share with our nonaffiliates for marketing purposes.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Payday Money Centers does not share with any nonaffiliated third party under a joint marketing agreement.
Other important information	
<p>For California Residents. We will not share information we collect about you with nonaffiliated third parties, except as permitted under California law, such as to process your transactions or to maintain your account.</p> <p>Changes. Payday Money Centers reserves the right to modify this Privacy Statement. You can get an updated Privacy Statement by calling us at 888.490.3311 or by visiting our website at www.paydaymoneycenters.com.</p>	
<p><i>Important Information about Credit Reporting.</i> We may report information about our credit experience with you to credit bureaus. Late payments, missed payments, or other defaults may be reflected in your credit report.</p>	