

# FACTS

<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>■ Account balances and payment history</li> <li>■ Credit history and credit scores</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
<b>How?</b>	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 reasons <b>Advantage Financial Services</b> chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Advantage Financial Services share?</b>	<b>Can you limit this sharing?</b>
<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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>Questions?</b>	Call: 866-303-9882 or go to <a href="http://www.advantagefinancialonline.net">www.advantagefinancialonline.net</a>	

**Please note:**

If you are a new customer, we can begin sharing your information 1 day 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.

<b>Mail-In Form</b>		
<p><b>Leave Blank OR</b>  If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply My Choices Only To Me</p>	<p><b>Mark any/all you want to limit:</b></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>Mail to:</b>
	<b>Address</b>	Advantage Financial Services 824 SW Railroad Ave Suite A Hammond, LA 70403
	<b>City, State, Zip</b>	

Who we are	
Who is providing this notice?	Advantage Financial Services

What we do	
How does Advantage Financial Services 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 Advantage Financial Services collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Pay your bills</li> <li><input type="checkbox"/> Apply for a loan</li> <li><input type="checkbox"/> Use your credit or debit card</li> <li><input type="checkbox"/> Give us your income information</li> <li><input type="checkbox"/> Give us your employment history</li> </ul> <p>And any other information you may provide us to service your account with us. 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"> <li><input type="checkbox"/> Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li><input type="checkbox"/> affiliates from using your information to market to you</li> <li><input type="checkbox"/> sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Advantage Financial Services has no affiliates</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Equifax</li> <li><input type="checkbox"/> Firstview</li> <li><input type="checkbox"/> GOLDPoint Systems</li> <li><input type="checkbox"/> ACH Direct</li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Advantage Financial Services doesn't jointly market.</li> </ul>

Other important information	
Debtor acknowledges receiving a copy of this document on the date below.	
Debtor _____	Date _____
Debtor _____	Date _____