

## FACTS

### WHAT DOES CASHNETUSA 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:

- Social security number and income
- Account balances and payment history
- Credit history and credit scores

#### 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 reasons CashNetUSA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CashNetUSA 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, 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 nonaffiliates to market to you</b>	Yes	Yes

#### To Limit our Sharing

- Visit us online: [www.cashnetusa.com/opt\\_out](http://www.cashnetusa.com/opt_out)
- Call (toll free) 1-888-801-9075

If you are a *new* customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (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.

#### To limit direct marketing contact

- Login to your account at [www.cashnetusa.com](http://www.cashnetusa.com) to change your marketing preferences under the "Profile" tab and within the "Contact Preferences" section.
- Call (toll free) 1-888-801-9075

Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

#### Questions?

Call (toll free) 1-888-801-9075 or go to [www.cashnetusa.com](http://www.cashnetusa.com)

## Who we are

**Who is providing this notice?** Subsidiaries of Enova International, Inc., operating under the CashNetUSA brand.

## What we do

**How does CashNetUSA 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 CashNetUSA collect my personal information?** We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or provide account information
- give us your contact 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 *Other Important Information* section for 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 unless you tell us otherwise.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates are companies under the corporate umbrella of Enova International, Inc.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include lenders, banks, collection agencies, consumer reporting agencies, debt buyers and marketing, collections, and other account and loan-related service providers.*

**Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include lenders, banks, marketing providers, and other loan-related service providers.*

### Other Important Information

Please visit [www.cashnetusa.com/terms-of-use](http://www.cashnetusa.com/terms-of-use) for additional information regarding your privacy.

**NOTICE TO CALIFORNIA RESIDENTS.** Under state law, we may not share information we collect about you with affiliated or non-affiliated third parties, except where permitted by state law, or if you give us permission. We will provide a notice describing California residents' rights to opt out, including rights to opt out of affiliate sharing. California Civil Code § 1798.83 allows California residents to request certain information regarding our disclosures in the prior calendar year, if any, of personally identifiable information to third parties for their own direct marketing purposes. To make such a request, please write to us at: CashNetUSA, Attention: Customer Service, 175 West Jackson Boulevard, Suite 600, Chicago, Illinois 60604.

**NOTICE TO TEXAS RESIDENTS:** CNU of Texas, LLC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner ("OCCC"). If a complaint cannot be resolved by CNU of Texas, LLC, a consumer may contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov).

E-mail: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).