

FACTS**WHAT DOES PROFESSIONAL FINANCIAL SERVICES (“PFS”) 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 • Account balance 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 PFS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PFS 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	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<p>Mail the form below</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	<p>If you have any issues with credit reporting, disputes or any other questions, comments or concerns, please feel free to contact us. Our customers and their satisfaction with our services are always our first priority.</p> <p style="text-align: center;">Professional Financial Services (PFS) P.O. Box 3146, Spartanburg, SC 29304-3146 Toll-Free 1-866-281-7043</p>
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Mail-in Form		
<p>Mark any/all you want to limit:</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>		
Name		Mail to: Privacy Opt Out P.O. Box 3146 Spartanburg, SC 29304-3146
Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?

Professional Financial Services Corp. and its subsidiaries and affiliates. See "Other important information" below for a list of subsidiaries, affiliates and trade names.

What we do

How does PFS 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 PFS collect my personal information?

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

- open an account or apply for a loan
- pay your bills or use your debit card
- give us your income information or show us your driver's license

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.

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 include financial companies involved in consumer finance, income tax preparation, and insurance.*

Nonaffiliates

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

- *PFS does not share with nonaffiliates so they can market to you. PFS does share, for other purposes, with law enforcement agencies, regulatory authorities and/or others in order to comply with a subpoena, summons or other judicial process.*

Joint marketing

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

- *PFS doesn't jointly market.*

Other important information

Subsidiaries, Affiliates and Trade Names: Professional Financial Services of Alabama, LLC, Professional Financial Services of Florida, LLC, Professional Financial Services of Georgia, LLC, Professional Financial Services of Illinois, LLC, Professional Financial Services of Indiana, LLC, Professional Financial Services of Kentucky, LLC, Professional Financial Services of Missouri, LLC, Professional Financial Services of North Carolina, LLC, Professional Financial Services of Ohio, LLC, Professional Financial Services of South Carolina, LLC, Professional Financial Services of Tennessee, LLC, Professional Financial Services of Texas, LLC, Professional Financial Services of Virginia, LLC; Professional Financial Services, PFS Financial Services, PFS Auto Finance.

If you are a consumer in the state of Texas:

HOW TO FILE A COMPLAINT

For questions or complaints about this contract, contact Professional Financial Services of Texas, LLC d/b/a PFS Auto Finance at 1-866-281-7043 or P.O. Box 3146, Spartanburg, SC 29304-3146. The Office of Consumer Credit Commissioner (OCCC) is a state agency, and it enforces certain laws that apply to this contract. If a complaint or question cannot be resolved by contacting the creditor, consumers can 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. E-mail: consumer.complaints@occc.texas.gov.