

FACTS	WHAT DOES PERCH LOANS 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"> <li>• Social Security number and income</li> <li>• transaction history and credit history</li> <li>• employment information and checking account information</li> </ul>
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 Perch Loans chooses to share; and whether you can limit this sharing.

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

**Mobile Numbers:** We will never share your mobile number so that any affiliates or non-affiliates can market to you without your consent. Your mobile number opt in will not be shared or sold for marketing purposes.

To limit our sharing	<ul style="list-style-type: none"> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> 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. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 866-261-5168 or go to PerchLoans.com

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Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name	<b>Mail to:</b> Perch Loans Att: Opt Out P.O. Box 3058 Spartanburg, SC 29304-3058
Address	
City, State, Zip	
Customer #	

Who we are	
<b>Who is providing this notice?</b>	Perch Loans through its operating entities including Flexible Loans of Delaware, LLC; Flexible Loans of Mississippi, LLC; Flexible Loans of Missouri; LLC Flexible Loans of Wisconsin, LLC
What we do	
<b>How does Perch Loans 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 Perch Loans 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 or give us your income information</li> <li>• provide employment information or provide account information</li> <li>• give us your contact information</li> </ul> <p>We also collect your 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 jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies operating in various other states under the names Advance America®, Advance America® Cash Advance, Advance America® Cash Advance Centers, National Cash Advance®, Check Advance®, First American Cash Advance®, Purpose Money®, Purpose Financial®, First American Loans®, Express Check Advance®, First American Title Loan®, Anytime Wallet™, and Kickstand Lending™.</i></li> </ul>
<b>Nonaffiliates</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>• <i>Nonaffiliates we share with can include lenders, collection agencies, consumer reporting agencies, debt buyers, payday lenders, deferred presentment providers, delayed deposit providers, check cashers, credit card companies, money transfer service providers, tax service providers, retailers, database providers, and others.</i></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>• <i>Our joint marketing partners include lenders, payday lenders, credit card companies, money transfer service providers, tax service providers, and others.</i></li> </ul>