

TERMS OF USE

The Community Choice Financial® Family of Brands including its related, affiliate, or subsidiary companies/brands (herein collectively referred to as the "Company," "we", "us", and/or "our") operates multiple websites and pages in order to provide information about and/or to deliver products and services offered by us. These Terms and Conditions of Use ("Terms of Use" or this "Agreement") apply to website(s) owned, operated, licensed, and controlled by the Company, located both herein, and across all associated sites (collectively, the "Site"). This Site is the property of the Community Choice Financial Family of Brands, including CCFI Companies, LLC. As used herein, "Customer(s)" means anyone who accesses and/or uses the Site.

PLEASE READ THESE TERMS OF USE CAREFULLY. USING THE SITE, OR DOWNLOADING OR USING ANY OF THE INFORMATION, MATERIALS, OR FUNCTIONS AVAILABLE ON THE SITE CONSTITUTES ACCEPTANCE OF A LEGAL AGREEMENT. YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO THESE TERMS OF USE, INCLUDING THE ASSOCIATED POLICIES. IF YOU ARE NOT ELIGIBLE TO USE OUR SERVICES (PLEASE SEE OUR ELIGIBILITY CRITERIA BELOW), OR DO NOT AGREE TO THESE TERMS, THEN PLEASE DO NOT USE OUR SERVICES OR THE SITE.

GENERAL

We may from time to time in our sole discretion and without notice to you modify these Terms of Use and/or change the rules that govern your use of the Site. We may change, move or delete portions of, or may add to, the Site from time to time. Please review this Agreement each time you use the Site for the most current terms and conditions for the use of the Site. You understand and agree that your continued use of the Site after we have made any such changes constitutes your acceptance of the new Terms of Use. We may discontinue the operation, maintenance or provision of the Site, any pages thereof, and/or any related content, features, products or services, or the terms thereof, at any time without notice or liability to you or any third party.

PRIVACY POLICY

The Company may collect and store personally identifiable information about you if you voluntarily submit such information to us via the Site. Please review the following basic rules that govern your use of the Site and also read our Privacy Policy regarding the information that you provide to us to understand our practices, including the collection and use of personally identifiable information ("PII"). PII may include your name, email address, physical address and other information that specifically identifies you. Our Privacy Policy is incorporated by reference in these Terms of Use.

AGGREGATE INFORMATION AND AUTOMATIC LOGGING OF SESSION DATA

The Company may also automatically collect (through cookies, described below, and other methods) and store aggregate or anonymous information about user contact with and use of the Site. This information, which does not identify individual consumers, is used by the Company for its business purposes, which

may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws. Examples of this type of information include demographic information, the type of Internet browser you are using, the length of time you spent on the Site, the domain name of the web site from which you linked to our Site, system configuration and settings and your browsing habits on and usage of the Site. Non-personally identifiable information may also include personally identifiable information that has been aggregated so that no one individual is specifically identifiable (such as, how many users in a particular city access the Site).

We automatically log generic information about your computer and mobile device and your computer's and mobile device's connection to the Internet, which we call "session data." Session data consists of things such as device information, IP address, operating system and browser software information, and the activities conducted by the user while on our Site or application. An IP address is a number that lets computers and mobile devices connected to the Internet, such as our web servers, know where to send data back to the user, such as the pages of the Site which the user wishes to view or use. We collect session data because it helps us analyze such things as what items visitors are likely to click on most, the way visitors are clicking through the Site, how many visitors are surfing to various pages on the Site and using features of the Site, how long visitors to the Site are staying and how often they are visiting. It also helps us diagnose problems with our servers and lets us better administer our systems. It is possible to determine from an IP address a visitor's Internet Service Provider (ISP) and the approximate geographic location of his or her point of connectivity, whether via computer or device. We also collect and use session data to help prevent the unauthorized use of our Site. Session data is sometimes shared with third parties.

COOKIES

The Company collects anonymous, non-confidential, and non-personal information when you use the Site, send us emails, or respond to special promotions or newsletters that we may send to you from time to time. For example, cookies are small computer files that we transfer to your computer's hard drive that allow us to know how often someone visits a site and the activities they conduct while on that site (whether you requested more information, etc.). Every computer and device is assigned a different cookie by the Company. The information collected by cookies helps us dynamically generate content on web pages and also allows us to statistically monitor how many people are using the Site or are opening our emails. We may use cookie information to determine the popularity of certain content or advertisements. It may be possible to link non-personal cookie information to personally identifiable information collected. You may be able to turn off cookies in your browser, but this may hinder our ability to provide you with certain services or your ability to enjoy certain features of the Site.

AVAILABILITY OF SERVICE AND WEBSITE ACCESS

This Site is intended solely for natural persons, eighteen (18) years of age or older. By using this Site, you represent that you are 18 years of age or older. If you are under 18 years of age, please do not enter your personal information. The Site is not directed at children, and we do not knowingly collect information from persons under the age of 18 years old. Use by those that do not fit these requirements is in

violation of these Terms of Use. If you violate any of these Terms of Use, or otherwise violate an agreement between you and us, the Company may prohibit you from using or accessing the Site at any time in its sole discretion, with or without notice, including, without limitation, if it believes that you are under 18 years of age. Use of our services may be made available through a browser on a mobile device or through an application running on a mobile device. You are responsible for all costs incurred by you with respect to using our service on a mobile device, including data usage fees and other telecommunications fees. We are not responsible or liable to you for any errors or failures resulting from defects in or malfunction of (i) any telephone equipment and services, (ii) Internet connection services, (iii) computer hardware and software, and (iv) other equipment necessary for you to access and use the Site. Access to our Site may from time to time be unavailable, delayed, limited or slowed due to causes beyond our control. We make no guarantees as to the availability of the Site.

Not all of the products and services described in the Site are available in each State. In addition, the terms of the products and services differ depending upon the State. Where you reside may limit whether you qualify for certain products and services. In our sole discretion, we determine the eligibility requirements, including residency requirements, for any product or service we offer. A third-party (such as a CSO/CAB lender) may in its sole discretion determine the eligibility requirements, including residency requirements, for any product or service the third-party offers. Our description of the products and services, including, if any, interest, fees, charges, may change without notice. The general description information on the Site is not a binding legal offer, and each product or services remains subject to our underwriting and eligibility requirements. We do not intend for the Site and/or any products, services or information described or provided therein to be obtainable or used by any person in any city, state or jurisdiction where such distribution, availability or use would violate applicable law.

ACCOUNTS, PASSWORDS AND SECURITY

Certain features or services offered on or through the Site may require you to register for an account which includes setting up a User ID and Password. When you register you will be required to provide us with some information about yourself. You agree that the information you provide to us is accurate and that you will keep it accurate and up-to-date at all times. We use industry standard physical, technical and administrative security measures and safeguards to protect the confidentiality and security of your personal information. However, since the Internet is not a 100% secure environment, we cannot guarantee, ensure, or warrant the security of any information you transmit to us. There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or administrative safeguards. Each time you use a password or identification, you will be deemed to be authorized to access and use the Site in a manner consistent with the terms and conditions of these Terms of Use, and the Company has no obligation to investigate the authorization or source of any such access or use of the Site. You agree to maintain the confidentiality of the information of the password and identification assigned to you, and the security and integrity of any information you download from our Site. YOU WILL BE SOLELY RESPONSIBLE FOR ALL ACCESS TO AND USE OF THE SITE BY ANYONE USING THE PASSWORD AND IDENTIFICATION ASSIGNED TO YOU WHETHER OR NOT SUCH ACCESS TO AND USE OF THE SITE IS ACTUALLY AUTHORIZED BY YOU, INCLUDING WITHOUT LIMITATION, ALL COMMUNICATIONS AND TRANSMISSIONS AND ALL OBLIGATIONS (INCLUDING WITHOUT LIMITATION FINANCIAL OBLIGATIONS) INCURRED THROUGH SUCH ACCESS OR USE. You shall immediately notify the

Company in writing at 5165 Emerald Parkway, Suite 100, ATTN: IT SECURITY; Dublin, Ohio 43017 of any unauthorized use of your password or identification or any other breach or threatened breach of the Site's security.

You agree not to register for multiple accounts with the Company unless explicitly authorized to do so.

You may not use anyone else's User ID, password or account at any time without the express permission and consent of the holder of that User ID, password or account. You agree that we will not be liable for any loss or damage arising from your failure to comply with these obligations.

RESTRICTIONS ON DATA COLLECTION AND TERMINATION

Without our prior consent, you may not:

- Use any automated means to access this Site or collect any information from the Site (including, without limitation, robots, spiders, scripts or other automatic devices or programs);
- Frame the Site, utilize framing techniques to enclose any content or other proprietary information, place pop-up windows over this Site's pages, or otherwise affect the display of Site's pages;
- Engage in the practices of "screen scraping," "database scraping," or any other activity with the purpose of obtaining content or other information;
- Upload, post, email, transmit or otherwise make available any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of commercial or non-commercial solicitation or bulk communications of any kind to any employee or third party;
- Use data provided by the Company, provided in any manner whatsoever, for any competing uses or purposes. You further agree that you have never used data, provided in any manner whatsoever, from the Company in the past to compete with its products or services; or
- Use this Site in any manner that violates applicable law or that could damage, disable, overburden, or impair this Site or interfere with any other party's use and enjoyment of this Site.

USER REPRESENTATIONS

You agree that you may not use the Site in any unlawful manner or in any other manner that could damage, disable, overburden or impair the Site. In addition, you agree not to use the Site to:

- Upload, post, transmit, share, store or otherwise make available any content that we deem to be harmful, threatening, unlawful, defamatory, infringing, abusive, inflammatory, harassing, vulgar, obscene, fraudulent, invasive of privacy or publicity rights, hateful, or racially, ethnically or otherwise objectionable;

- Except where authorized by the Company, register for more than one account, use or attempt to use another's account, register for an account on behalf of an individual other than yourself, operate an account on behalf of or for the benefit of any person who is not eligible to register for or operate an account in their own name;
- Impersonate any person, or falsely state or otherwise misrepresent yourself, your age or your affiliation with, or authority to act on behalf of, any person;
- Upload, post, transmit, share, store or otherwise make publicly available on the Site any private information of any third party, including, without limitation, addresses, phone numbers, email addresses, Social Security numbers and credit card numbers;
- Upload, post, transmit, share or otherwise make available any material that contains software viruses or any other malicious or tracking computer code, files or programs designed to track, interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- Do any of the following: (i) access data that is not intended for you; (ii) invade the privacy of, obtain the identity of, or solicit or obtain any personal information about any person under 18 or any Customer of this Site; (iii) probe, scan or test the vulnerability of this Site or the Company network or breach security or authentication measures without proper authorization; (iv) attempt to interfere with service to any Customer, host or network or otherwise attempt to disrupt our business, including, without limitation, via means of submitting a virus to this Site, overloading, "flooding," "spamming," "mail bombing" or "crashing;" or (v) send unsolicited email, including promotions and/or advertising of products and services. Violations of system or network security may result in civil or criminal liability.
- Violate, or encourage others to violate, the rights of any party, including by infringing or misappropriating third party intellectual property rights;
- Violate the Terms of Use or any other Company policy;
- Upload, post, transmit, share, store or otherwise make available content that would constitute, encourage or provide instructions for a criminal offense, violate the rights of any party, or that would otherwise create liability or violate any local, state, national or international law;
- Upload, post, transmit, share, store or otherwise make available content that, in the sole judgment of the Company, is objectionable or which restricts or inhibits any other person from using or enjoying the Site, or which may expose the Company or its Customers to any harm or liability of any type; or
- Attempt to do any prohibited conduct, or inappropriate use, or assist or permit any persons in engaging or attempting to engage in any prohibited conduct, or inappropriate use, as determined by us in our sole discretion.

CONSENT TO ELECTRONIC TRANSACTIONS AND DISCLOSURES

Any disclosures will be provided to you electronically through our Site or via electronic mail to the email address you provided. If you require paper copies of such disclosures, you may sign into your account on our Site and print the documents desired.

SCOPE OF CONSENT

Your consent to receive disclosures and transact business electronically, and our agreement to do so, applies to any transactions to which such disclosures relate. Your consent will remain in effect for so long as you are a Customer and, if you are no longer a Customer, will continue until such time as all disclosures relevant to transactions that occurred while you were a Customer have been made.

WITHDRAWING CONSENT

You may withdraw your consent to receive disclosures electronically by contacting us at the address below. However, once you have withdrawn your consent you will not be able to complete a loan application on our Site. If you have a pending application on our Site and you withdraw your consent to receive disclosures electronically, we will terminate it and remove it from our system. If you have already received a loan, all previously agreed to terms and conditions will remain in effect, and we will send disclosures to your verified home address provided during application.

HOW TO CONTACT US REGARDING ELECTRONIC DISCLOSURES

You can contact us via email at verification2@ccfi.com. You may also reach us in writing to us at the following address: CCF, ATTN: RECORDS REQUEST, 6785 Bobcat Way, Ste. 200, Dublin, OH 43016.

CHANGE IN YOUR CONTACT INFORMATION

You agree to keep us informed of any change in your email or home mailing address so that you can continue to receive all disclosures in a timely fashion. If your email address changes, you must notify us of the change by, updating it online in your account, sending an email to info@ccfi.com or calling 1-866-528-0304. You also agree to promptly update your home address and telephone number on the Site if they change.

USE OF INFORMATION IN CONNECTION WITH APPLICATION FOR CREDIT

If you submit an application for credit or credit services via the Site, you understand and agree that we may obtain a consumer credit report in connection with your application and in connection with any updates, renewals, refinances or extensions of any credit or credit services as a result of your application. If you ask, you will be informed whether or not such a report was obtained and, if so, the name and address of the agency that furnished the report. You also understand and agree that we may investigate your credit, employment and financial status and value of your collateral with 3rd parties which may include credit bureaus and other non-traditional sources of data in connection with the review of your application or collection of any extension of credit or credit services made to you as a result of this application or for other legitimate purposes related to such transactions.

ELECTRONIC COMMUNICATIONS

By using the Site, you agree that Internet transmissions are never completely private or secure. We take commercially reasonable measures to protect the security of information electronically transmitted to us through the use of the information forms integrated into the Site. However, we advise you to exercise caution when sending us e-mail through the Internet. You understand that any message or information you send through email may be read or intercepted by others. For example, e-mail may be intercepted by a third party. Please do not use e-mail to send us confidential or privileged information (such as social security numbers, bank account numbers, etc.) or information we have required you to send us in writing. You agree that we have no liability for any losses or damages you incur as a result of a third party intercepting and using without authorization any information transmitted by you via unsecure e-mail. When you send emails to us, you are communicating with us electronically, and you consent to receive responsive communications from us electronically via email or by posting notices on this Site. You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing. You agree that we may send email to you for the purpose of advising you of changes or additions to the Site.

CHAT

In connection with any product or service the Company may make interactive online chat ("Chat") service available to you. The Company makes no warranty that Chat service will be available at any particular time or be free of fault or error. The Company provides the Chat service as a convenience to facilitate your understanding of our products, services, and online applications related to those products or services. Our Chat service agents endeavor to provide you with accurate and current information based on your question or need. No communications during the Chat service shall be considered a legal agreement, representation, or warranty as to our products or services, and the underwriting and delivery of same. You will not use the Chat service to send any abusive, defamatory, dishonest, or obscene message, and doing so may result in termination of the Chat service session.

COPYRIGHTS

All content included on the Site, including images, illustrations, designs, icons, photographs, video clips, audio clips, logos, button icons, software, written materials and other materials (collectively, the "Contents") are the property of the Company or its content suppliers and are protected by U.S. and international copyright laws. The compilation (meaning the collection, arrangement and assembly) of all Contents on the Site is the exclusive property of the Company and is protected by U.S. and International copyright laws. All software used on the Site is the property of the Company or its software suppliers and is protected by U.S. and International copyright laws. The Contents and software on the Site may be used solely for informational purposes. Any other use, including the reproduction, modification, distribution, transmission, republication, display or performance, of the Contents or software on the Site is strictly prohibited. The Contents of the Site, and the Site as a whole, are intended solely for personal use by the users of the Site. You may download or copy the Contents and other downloadable materials displayed on the Site for your personal use only. No right, title or interest in any downloaded materials or software

is transferred to you as a result of any such downloading or copying. You may not reproduce (except as noted above), publish, transmit, distribute, display, modify, create derivative works from, sell or participate in any sale of, or exploit in any way, in whole or in part, any of the Contents, the Site, or any related software.

If you believe that any material on the Site infringes upon any copyright which you own or control, you may send a written notification of such infringement to the following address: 15 Bull Street, Suite 200; ATTN: LEGAL; Savannah, Georgia 31404, as set forth below:

- Name of Agent Designated to Receive Notification of Claimed Infringement;
- Full Address of Designated Agent to Which Notification should be Sent;
- Telephone Number of Designated Agent;
- Facsimile Number of Designated Agent; and
- Email Address of Designated Agent;

To meet the notice requirements under the Digital Millennium Copyright Act, the notification must be a written communication that includes the following:

1. A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed;
2. Identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site;
3. Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit us to locate the material;
4. Information reasonably sufficient to permit us to contact the complaining party, such as an address, telephone number and, if available, an electronic email address at which the complaining party may be contacted;
5. A statement that the complaining party has a good-faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent or the law; and
6. A statement that the information in the notification is accurate, and under penalty of perjury, that the complaining party is authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.

TRADEMARK

Graphics, marks, logos, designs, page headers, button icons, scripts, and service names displayed on the Site are registered and common trademarks (collectively, "Trademarks") of CCF, LLC or an affiliated company in the United States and other countries. The Company's trademarks may not be used in

connection with any product or service that is not authorized in writing by us, in any manner. All other trademarks that appear on the Site are the property of their respective owners, who are not affiliated with, or sponsored by us or our affiliates.

User Comments, Feedback, Postcards and Other Submissions

All comments, feedback, suggestions, ideas, and other submissions disclosed, submitted or offered to the Company on or by the Application and the Site or otherwise disclosed, submitted or offered in connection with your use of the Site (collectively, "Comments") shall be and remain the Company's property. Such disclosure, submission or offer of any Comments shall constitute an assignment to the Company of all worldwide right, title and interest in and to all copyrights and other intellectual property rights in the Comments. Thus, the Company will own exclusively all such right, title and interest and shall not be limited in any way in its use, commercial or otherwise, of any Comments.

LINKS TO OTHER WEBSITES AND CONTENT

The Site may contain (or you may be sent through the Site to) links to other websites ("Third Party Sites"), as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, software and other content belonging to or originating from third parties that the Company does not control ("Third Party Content"). Such Third Party Sites and Third Party Content are not investigated, monitored or checked for accuracy, appropriateness, or completeness by us, and we are not responsible for any Third Party Sites accessed through the Site or any Third Party Content posted on the Site, including without limitation the content, accuracy, offensiveness, opinions, reliability or policies of or contained in the Third Party Sites or the Third Party Content. Inclusion of or linking to any Third Party Site or any Third Party Content does not imply approval or endorsement thereof by us. If you decide to leave the Site and access the Third Party Sites, you do so at your own risk and you should be aware that our terms and policies no longer govern. You should review the applicable terms and policies, including privacy and data gathering practices, of any Third Party Site to which you navigate from the Site.

DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITY

THE SITE IS PROVIDED BY THE COMPANY ON AN "AS IS" BASIS. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE OPERATION OF THE SITE, OR THE INFORMATION, CONTENT, MATERIALS OR PRODUCTS, INCLUDED ON THE SITE. TO THE FULL EXTENT PERMISSIBLE BY APPLICABLE LAW, THE COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY; NON-INFRINGEMENT AND FITNESS FOR A PARTICULAR PURPOSE. ALL INFORMATION PROVIDED ON THE SITE IS SUBJECT TO CHANGE WITHOUT NOTICE.

YOU ACKNOWLEDGE, BY YOUR USE OF THE SITE, THAT YOUR USE OF THE SITE IS AT YOUR SOLE RISK, THAT YOU ASSUME FULL RESPONSIBILITY FOR ALL COSTS ASSOCIATED WITH ALL NECESSARY SERVICING

OR REPAIRS OF ANY EQUIPMENT YOU USE IN CONNECTION WITH YOUR USE OF THE APPLICATION AND THE SITE.

THE COMPANY DOES NOT WARRANT THAT THE SITE, ITS SERVERS OR EMAIL SENT FROM US ARE FREE FROM VIRUSES OR OTHER HARMFUL COMPONENTS. YOU ACKNOWLEDGE THAT WE WILL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING FROM THE USE OF THE APPLICATION AND THE SITE, INCLUDING BUT NOT LIMITED TO DIRECT, INDIRECT, INCIDENTAL PUNITIVE AND CONSEQUENTIAL DAMAGES.

YOU ACKNOWLEDGE THAT THE COMPANY DOES NOT WARRANT THAT THE SITE WILL BE UNINTERRUPTED OR ERROR FREE, OR AS TO THE TIMELINESS, SEQUENCE, ACCURACY, RELIABILITY, COMPLETENESS OR CONTENT OF ANY INFORMATION PROVIDED ON THE SITE. THE COMPANY DOES NOT ENDORSE CONTENT, PRODUCTS OR SERVICES APPEARING ON LINKED SITES OR APPLICATIONS OR PURCHASED VIA LINKED SITES.

CERTAIN STATES DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MIGHT HAVE ADDITIONAL RIGHTS. IN SUCH STATES, OUR LIABILITY IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED THE LESSER OF THE AMOUNT YOU PAID TO ACCESS THIS SITE OR \$100.00.

APPLICABLE LAW, DISPUTES, AND NOTICE OF GRIEVANCE AND OPPORTUNITY TO CURE

This Site is created and controlled by the Company in the State of Ohio, USA. As such, the laws of the State of Ohio will govern these disclaimers, terms and conditions. If you obtain financial products or services, the terms of the products or services will be governed by federal laws and the laws of the state where products or services are received, and/or of your residence to the extent not preempted, without regard to any principle of conflicts of laws that would require or permit the application of the laws of any other jurisdiction. We reserve the right to make changes to the Site, and these disclaimers, terms and conditions at any time.

Before undertaking any arbitration or litigation, you will make reasonable efforts to resolve all disputes informally, including but not limited to, a conference meeting (which may be conducted remotely by video conference) If the parties cannot reach an agreement within forty-five (45) days of such referral, then either of us may pursue whatever remedies or rights we may have pursuant to these terms. Notwithstanding the dispute resolution provision below, We may seek equitable relief at any time before or during any dispute resolution proceedings in any court of competent jurisdiction to protect our interests or to preserve the status quo pending completion of any dispute resolution process or to otherwise protect its rights or interests as permitted at law and in equity. By seeking or obtaining such remedy, We do not waive any of the provisions of these terms. These terms will be governed by and construed in accordance with the laws of Georgia regardless of the laws that might otherwise govern under conflicts of laws principles. Any irreconcilable disputes between the Parties will be resolved by binding arbitration before a single arbiter with JAMS in accordance with its Comprehensive Arbitration Rules and Procedures at a mutually acceptable neutral location. Such dispute shall be submitted within thirty (30) days of either

Party's transmitting a written demand for arbitration to the other Party in accordance with the arbitration forum's arbitration rules in effect on the date of commencement of arbitration proceedings. The arbitration tribunal shall consist of a single arbitrator to be chosen by the parties unless the parties cannot agree on the selection of an arbitrator within thirty (30) days of the initiation of the arbitration, in which case, the arbitrator shall be selected in accordance with the selected arbitration forum's arbitration rules. Judgment upon any award rendered by the arbitrator may be entered in any court of competent jurisdiction and the parties shall be entitled to use the courts to enforce the award. The parties hereby knowingly, voluntarily and irrevocably waive their right to a trial by jury and agree that if the foregoing binding arbitration provision is determined for any reason to be unenforceable or inapplicable to a particular dispute, then such dispute shall be decided by a judge, without jury, in a court within the state of Georgia.

Certain sections or pages on the Site may contain separate terms and conditions. Any such disclosures, terms, policies, or agreements are accepted as an agreement between you and us, in addition to the terms and conditions of this Agreement. In the event of a conflict, the additional terms and conditions will govern for those sections or pages. For example, if a conflict exists, then the dispute resolution, jurisdiction, forum, and governing law provisions provided in any Loan Agreement, Credit Services Disclosure/Information Statement, Credit Services Contract, Security Agreement, Truth-In-Lending Disclosures set forth in any Loan Agreement, Pawn Ticket, Pawn Transaction Document, Title Loan Agreement, Title Pledge Agreement, Arbitration Provision, Privacy Policy notices, Notices of Adverse Action and related disclosures, federal and/or state mandated brochures and disclosures, account and transaction information, and other disclosures and information about your account or your business relationship with us (and any third-party lender who makes a loan to you) or Application will supersede the choice of law and venue provisions provided in this Agreement.

INDEMNIFICATION

You agree to defend, indemnify and hold the Company, its affiliates, and each of their respective officers, directors, shareholders, successors in interest, partners, contractors, employees, agents, subsidiaries and parent(s) harmless from and against any and all loss, liability, claims, demand, damages, costs and expenses, including attorney's fees, arising from or related to your customer content, and third party content, use of the Site, your conduct in connection with the Site or any other customer of the Site, your violation of these Terms or of any law, or your infringement of any intellectual property obtained from the Site.

LIMITED LICENSE AND ACCESS TO THE SITE

Unless otherwise specified, this Site and the Contents thereof are displayed solely for the purpose of promoting and delivering products and services available in the United States. The Company grants you a limited license to access and make personal use of this Site pursuant to the terms and conditions stated herein. This license does not include any resale or commercial use of this Site or its Contents; and collection and use of any product or service listings, descriptions, or prices; and derivative use of this Site or its Contents; any downloading or copying of account information for the benefit of another merchant;

or any use of data mining, robots, or similar data gathering and extraction tools. You may not frame or utilize framing techniques to enclose any trademark, logo, or other proprietary information of the Company without our express written consent. You may not use any meta tags or any other hidden text utilizing the Company name, or any Company trademarks without the express written consent of CCFI, LLC. Any unauthorized use terminates the permission or license granted by the Company. You are granted a limited, revocable, and nonexclusive right to create a hyperlink to the home page of the Company so long as the link does not portray the Company, or its product or services in a false, misleading, derogatory, or otherwise offensive manner. You may not use any Company logo or other proprietary graphic or trademark as part of the link without express written permission. You agree to use the Site only for lawful purposes. You agree not to take any action that might compromise the security of the Site, render the Site inaccessible to others or otherwise cause damage to the Site or the Content. You agree not to add to, subtract from, or otherwise modify any content on the Site, or to attempt to access any content that is not intended for you. You agree not to use the Site in any manner that might interfere with the rights of third parties. You are prohibited from accessing data or logging onto a server or account which you are not authorized to access; attempting to breach security or authentication measures and attempting to interfere with service to any user, host or network, including via means of introducing a virus to the Site, overloading or flooding, spamming, mail bombing or crashing. You shall not upload to, distribute, or otherwise publish through this Site any Content, information, or other material that (a) violates or infringes the copyrights, patents, trademarks, service marks, trade secrets, or other proprietary rights of any person; (b) is unlawful, libelous, threatening, harassing, derogatory, defamatory, invasive of privacy or publicity rights, vulgar, obscene, bigoted or hateful, profane, scandalous, indecent, pornographic, otherwise objectionable, or could give rise to any civil or criminal liability under U.S. or international law; or (c) includes any bugs, viruses, worms, "trap doors", "Trojan horses", "deep-Link", "page scrape", "robot", "spider" or other harmful code or properties that acquire, copy or monitor this Site or harvest or otherwise collect information about others, or violate any applicable laws of regulations.

ENTIRE AGREEMENT

This Agreement constitutes the current, sole and entire agreement between you and us with respect to the use of the Site and the application, and any and all prior "Terms of Use" with respect to the use of the Site and the Application are superseded by this Agreement. You acknowledge and agree that no oral representations, practice or course of dealing between you and us, shall vary, modify or amend the terms and conditions of this Agreement. Any failure to exercise, or delay by us in exercising, any right or remedy shall not operate as a waiver thereof. If any of the provisions of the terms herein are held by a court or other tribunal of competent jurisdiction to be void or unenforceable, such provisions shall be revised or eliminated to the minimum extent necessary and replaced with a valid provision that best embodies the intent of these Terms of Use, so that these Terms of Use shall remain in full force and effect.

SEVERABILITY

Any failure by the Company to exercise any rights or enforce any of these Terms of Use shall not constitute a waiver of such rights or terms with regard to the use of the Site. If any provision of these Terms of Use or their application in a particular circumstance is held to be invalid or unenforceable to any extent, the remainder of these Terms of Use, or the application of such provision in other circumstances, shall not be affected thereby, and each provision hereof shall be valid and enforced to the fullest extent permitted by law. These Terms of Use constitute the entire agreement between you and the Company with regard to your use of the Site, and any and all other written or oral agreements or understandings previously existing between you and the Company with respect to such use are hereby superseded and cancelled.