



**Effective Effective June 2020**

[Download the TitleBucks Privacy Policy V 2.5 - 06.2020](#)

| <b>FACTS</b> | <b>WHAT DOES TITLEBUCKS (<i>TITLEBUCKS, WE, US, OUR OR THE COMPANY</i>) DO WITH YOUR PERSONAL INFORMATION?</b>                                                                                                                                                                                                                                                                                                                                                                      |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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. For example, we may collect and share the following personal information: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, payment history, transaction history, credit history, asset/collateral information, bank routing and account numbers, and payment card information. |
| <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 TitleBucks chooses to share; and whether you can limit this sharing.                                                                                                                                                                               |

| <b>Reasons we can share your personal information</b>                                                                                                                                                                                                  | <b>Does TitleBucks 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), prevent or mitigate fraud, respond to court orders and legal investigations, engage in corporate transactions, or report to credit bureaus | Yes                           | No                                 |
| <b>For our marketing purposes</b> – to offer our products and services to you                                                                                                                                                                          | Yes                           | No                                 |

| Reasons we can share your personal information                                                       | Does TitleBucks share? | Can you limit this sharing? |
|------------------------------------------------------------------------------------------------------|------------------------|-----------------------------|
| For joint marketing with other financial companies                                                   | Yes                    | No                          |
| 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 non-affiliates to market to you                                                                  | Yes                    | Yes                         |

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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call (866) 340-6394 to speak to a Customer Service representative.</li> <li>• Email <a href="mailto:optout@titlemax.com">optout@titlemax.com</a> - include your first and last name, telephone number, home address, and account number (if applicable).</li> </ul> <p>Please allow 3-5 business days for us to process your request.</p> <p><i>Please note:</i> If you are a new customer, we can begin sharing your information thirty (30) days from the date we provide this notice. When you are no longer 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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| <b>Questions</b> | Call (866) 340-6394 or go to <a href="http://www.titlebucks.com">www.titlebucks.com</a> . |
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| <b>Who we are</b>                    |                                                                                                                                                                                                                                                                                                         |
| <b>Who is providing this notice?</b> | TitleMax of Alabama, Inc., TitleMax of Arizona, Inc., TitleMax of Georgia, Inc., TMX Credit of Georgia, LLC, TitleMax of South Carolina, Inc., TitleMax of Tennessee, Inc., TMX Finance of Tennessee, Inc., TitleMax of Texas, Inc., TMX Finance of Texas, Inc., TMX Credit, Inc., and TMX Finance LLC. |

| What we do                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| <p><b>How does TitleBucks protect my personal information?</b></p>                 | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer and mobile application safeguards and secured files and buildings.</p> <p>We also maintain physical, electronic and procedural safeguards (i.e., computer virus protection software, firewalls, encryption). Only authorized employees have access.</p> <p>Customer access to electronically stored account documents and information is protected via customer-created or customer-specific usernames and passwords.</p> |
| <p><b>How does TitleBucks collect my personal information?</b></p>                 | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Apply for credit or credit services or give us your income information</li> <li>• Open an account or provide employment information</li> <li>• Show us your valid government-issued ID</li> <li>• Provide payment account or bank account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and similar data providers, our affiliated companies, and other organizations.</p>                                          |
| <p><b>Why can't I limit all sharing?</b></p>                                       | <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 you</li> <li>• Sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See "<i>Other Important Information</i>" below for more on your rights under state law.</p>                                                                             |
| <p><b>What happens when I limit sharing for an account I hold jointly with</b></p> | <p>Your choices will apply to everyone on your account.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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| <b>What we do</b>    |  |
| <b>someone else?</b> |  |

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| <b>Definitions</b>     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <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>TitleMax Online of Alabama, Inc.; TitleMax of California, Inc.; TitleMax of Delaware, Inc.; TitleMax Online of Delaware, Inc.; TMX Finance of Florida, Inc.; TitleMax of Illinois, Inc.; TitleMax of Kansas, Inc.; InstaLoan of Kentucky, LLC; TitleMax of Mississippi, Inc.; TitleMax of Missouri, Inc.; TitleMax Online of Missouri, Inc.; TitleMax of Nevada, Inc.; TitleMax of New Mexico, Inc.; TMX Credit of New Mexico, LLC; TitleMax of Ohio, Inc.; TMX Credit of Ohio, LLC; TitleMax Online of South Carolina, Inc.; TitleMax of Texas, Inc.; TitleMax Online of Texas, Inc.; TMX Finance of Texas, Inc.; TitleMax of Utah, Inc.; TitleMax of Virginia, Inc.; TMX Finance of Virginia, Inc.; TitleMax of Wisconsin, Inc.; EquityAuto Loan, LLC; and TitleMax Online Holdings, Inc.</li> </ul> |
| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include credit bureaus and similar data providers, third-party lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; and prepaid card providers.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Joint Marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

## Other Important Information

**Updating your information:** If you need to update the personal information you have given us, please visit a store to speak with a representative, or you can contact our customer service hotline at (866) 340-6394.

**"Do not track":** When someone visits [www.titlebucks.com](http://www.titlebucks.com), a cookie is placed on the visitor's computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. TitleBucks advertises its products and services on websites that you may visit, and TitleBucks uses service providers to place such advertisements. Those service providers (such as Google, Microsoft or Yahoo) may use cookies placed on your computer to show you advertisements for TitleBucks services on other websites. You can opt-out from service providers' and/or marketers' use of cookies in this manner by visiting each service provider's advertising opt-out page or by utilizing "do not track" functionality in your web browser. If you choose to not have your browser accept cookies from our website, you will not be able to subscribe to any services available on our website.

**Changes to this Privacy Policy:** If we make material changes to this Privacy Policy ("Notice"), we will (i) hand-deliver a printed copy of the Notice to you; (ii) mail a printed copy of the Notice to your last known address; (iii) for transactions conducted electronically, the Notice is posted on your e-portal whereby you must acknowledge receipt of the Notice as a necessary step to obtaining or refinancing particular financial products or services; and (iv) we will post the updated Privacy Policy on our website, [www.titlebucks.com](http://www.titlebucks.com). Please take note of the effective date at the top of this Privacy Policy.

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**California residents:** We will not share information we collect about you with affiliated or non-affiliated third-parties, except in the limited circumstances permitted under state law, or if you give us your permission. For business purposes, we may share your personal information described under "What?" above with credit bureaus and similar data providers, our affiliated companies, and other organizations. To request a list of companies with whom we may share personal information, email your request with your first and last name, telephone number, home address, and account number (if applicable) to [optout@titlemax.com](mailto:optout@titlemax.com).

If you are a California resident but are not a "customer" as described above, please review our [California Resident Privacy Notice and Disclosure](#).

**Nevada residents:** If you would like more information regarding this notice or Nevada's law regarding corporate do-not-call registries, you can contact us at the toll-free number or address included in this notice the Bureau of Consumer Protection, Office of the Nevada Attorney General at 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101; Phone: (702) 486-3132 Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

**North Dakota residents:** We will not disclose information about you with non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.

### Other Important Information

**Texas residents:** For questions or complaints about your account, contact TitleBucks at (866) 340-6394 or [www.titlebucks.com](http://www.titlebucks.com). TitleBucks is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting TitleBucks, 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](http://occc.texas.gov). E-mail: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Vermont residents:** We will not disclose information about you with affiliates or non-affiliated, third-party companies or financial institutions, other than as required or permitted by law, without your express permission.

[Download the TitleBucks Privacy Policy V 2.5 - 06.2020](#)

## IVY FUNDING COMPANY PRIVACY POLICY

**Rev. July 2019**

[Download the Ivy Funding Company Privacy Policy](#)

| FACTS | WHAT DOES IVY FUNDING COMPANY, LLC ("CSO LENDER") 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <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> |

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|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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 CSO LENDER chooses to share; and whether you can limit this sharing. |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| Reasons we can share your personal information                                                                                                                                            | Does CSO LENDER 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                                                                                                             | No                     | No                          |
| <b>For joint marketing</b> with other financial companies                                                                                                                                 | No                     | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences                                                                               | No                     | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness                                                                                           | No                     | We don't share.             |
| <b>For our affiliates to market to you</b>                                                                                                                                                | No                     | We don't share.             |
| <b>For non-affiliates to market to you</b>                                                                                                                                                | No                     | We don't share.             |

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|------------------|-----------------------------------------|
| <b>Questions</b> | Call Customer Service at (800) 294-3780 |
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|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What we do</b>                                           |                                                                                                                                                                                                           |
| <b>How does CSO LENDER 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. |

| What we do                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                    | We also maintain physical, electronic and procedural safeguards i.e. computer virus protection software, firewalls, 128 bit Secure Socket Layer. Only authorized employees have access.                                                                                                                                                                                                                                                                                       |
| How does CSO LENDER collect my personal information?                               | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Give us your income information</li> <li>• Provide employment information</li> <li>• 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>                                         |
| 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>• 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. See below for more on your rights under state law.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account                                                                                                                                                                                                                                                                                                                                                                                                                           |

| Definitions |                                                                                                                                                                                                                                              |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Affiliates  | <p>Financial and nonfinancial companies related by common ownership or control.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a common corporate identity of CSO LENDER such as: N/A.</i></li> </ul> |



| Definitions     |                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Nonaffiliates   | <p>Financial and nonfinancial companies not related by common ownership or control.</p> <ul style="list-style-type: none"><li>• <i>Nonaffiliates we share with can include direct marketing companies for application resell, direct mail and other purposes.</i></li></ul>                                                                                                  |
| Joint Marketing | <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 financial institutions, credit card companies, partners that promote our products, pre-paid debit card providers and other lending companies.</i></li></ul> |

[Download the Ivy Funding Company Privacy Policy.](#)