

Text Message Disclosures

We only send text messages to consumers who have opted into the Text Message Program. If you are receiving text messages from TitleMax®, TitleBucks® or InstaLoan®, at any time, you may withdraw your consent. The best way to communicate your opt-out choice to TitleMax is by replying "STOP" or "STOP ALL" to any text message you receive. You can also send an email with your request to optout@titlemax.com, call the TitleMax customer service line at 1-800-804-5368, or stop by a TitleMax store location.

IMPORTANT: If you change your cell phone number, you will need to inform TitleMax® of that change and agree to new text message consent in order to continue to receive text messages from TitleMax®.

ELIGIBILITY:

- **With Title:** Must be at least 18 years of age (19 in Alabama). Account approval requires satisfaction of all eligibility requirements, including a credit inquiry, a motor vehicle appraisal, a review of title, a military "covered borrower" check and an ability to repay analysis in MO, NV, certain TX locations, and UT (with income documentation in NV and TX). Must present valid government-issued ID. Minimum loan amount is \$601 in SC. Certain other eligibility requirements and terms & conditions apply. Funded amounts vary by store, state and product. See below for details.
- **Without Title:** Must be at least 18 years of age (19 in Alabama). Account approval requires satisfaction of all eligibility requirements, including a credit inquiry and a military "covered borrower" check. Unsecured loan amounts and products not available in all stores/states. First time maximum for new personal loan customers varies by state; first time max is \$600 in MS; \$800 in SC; \$1000 in other markets. Higher amounts may be available for return borrowers. Bring in active bank account details (dated within the last 60 days), and a valid government-issued ID to apply. If your bank account statement does not show recurring income deposits, you will need to also bring in proof of income, like a paystub, from within the last 60 days. In NV, proof of gross monthly income is required in addition to a bank statement. In AZ, a valid AZ motor vehicle registration in your name is also required. Minimum loan amount is \$601 in SC. For new personal/unsecured loan customers without SSN or ITIN, maximum loan amount is \$601 in SC, \$350 in other qualifying states.

Kansas Customers: TitleMax offers secured and unsecured Lines of Credit ("LOC"). LOC customers are subject to a periodic income (and collateral, if applicable) review/validation. Certain other terms and conditions apply.

Mississippi Customers: TitleMax offers title-secured loans, and unsecured loans and services title pledges. Maximum secured and unsecured amount is \$2,500. Pledge only: Refinancing not available for pledge.

Nevada Customers: Title loans and high interest loans should be used for short-term financial needs only and not as a long-term financial solution. Customers with credit difficulties should seek credit counseling before entering into any title loan or high interest loan transaction. Ability to repay analysis with income

documentation required. Proof of gross monthly income required for a personal loan. A Nevada state-wide database check is required as a condition to getting a title loan or high interest loan in Nevada.

South Carolina Customers: Minimum loan amount for title-secured loans and in-store personal loans is \$601. For customers looking to obtain Available Funds, the new account total must be at least \$601. Additionally, if your current loan is \$1,000 or less, you must have available and borrow at least 10% of the current account balance to refinance.

Tennessee Customers: TitleMax offers title pledges, and secured and unsecured Lines of Credit ("LOC"). Only one LOC account allowed per customer, inclusive of other lenders. LOC customers are subject to periodic account (and collateral, if applicable) review. Max secured funded amount is \$6,500, assuming customer qualifies and accepts both the Pledge max of \$2,500 and secured LOC max of \$4,000. Certain other terms and conditions apply. Refinance not available for pledge; A second pledge is required to access additional funds (if applicable).

Texas Customers: Certain TX products require proof of insurance. Certain TX products require proof of income. Loan minimums/maximums may vary by store, product or based on results of an ability to repay analysis. TitleMax of Texas, Inc. d/b/a TitleMax acts as a Credit Services Organization to assist customers in obtaining a loan through an unaffiliated third-party lender. Please see [Texas Schedule of All Fees](#).

Estimates: Amount shown is an estimate ONLY based on information provided by you, and is subject to change.

\$50 BONUS CASH TEXT OFFER: Offer open only to past TitleMax, TitleBucks or InstaLoan customers who have received a \$50 Bonus Cash Text Offer from TitleMax, TitleBucks or InstaLoan. You will receive a Visa® Prepaid Corporate Reward Card loaded with the amount of Fifty Dollars (\$50) when you borrow a minimum of \$1,000 with your title or a minimum of \$350 (\$601 in SC) without a title (where applicable), from TitleMax, TitleBucks or InstaLoan, and show the \$50 Bonus Cash Text Offer to store employee at account opening. Must be at least 18 years old (19 in Alabama). Must present valid government-issued ID. Services, products, and funded amounts vary and are not available in all stores or states. Minimum/maximum funded amounts may vary by state, store, product, or based on results of an ability to repay analysis (where applicable). See state specific details above. Offer is non-transferable. Limit ONE offer per customer. Void where prohibited. Certain other terms and conditions apply. OFFER VALID ONLY FOR 7 DAYS AFTER RECEIPT OF PROMOTIONAL TEXT. Visa® Prepaid Corporate Reward Card is issued by MetaBank®, N.A., Member FDIC, pursuant to a license from Visa U.S.A Inc. Visit your nearest TitleMax store for details.

IMPROVED ACCOUNT STANDING INFO: Responsible account management, including on-time payment, can set you up for potential additional borrowing opportunities on new accounts (or where applicable, on your current account, which may include Available Funds – see section below for details) at TitleMax in the future.

AVAILABLE FUNDS: Not all customers have Available Funds, and it may not be offered in all stores/states or for all products. Any Available Funds you have on your account may be subject to change or may expire in full. Available Funds are the difference between your outstanding account balance and the amount qualified for at origination or new appraisal (if applicable). For line of credit (LOC) customers, Available Funds are the amount of your unused credit balance. Accessing Available Funds requires new

loan/pawn agreement, or for LOC customers, a new draw. TN and KS LOC customers may be subject to a new vehicle appraisal/account review before funds can be accessed. TN Pledge customers can access any available funds by taking out a 2nd pledge using the same collateral. Customers in MO, UT, and certain TX locations may request any Available Funds in store after an Ability to Repay analysis (with income documentation TX). Available Funds not offered in NV or all TX stores. SC customers: To obtain Available Funds, the new total must be for at least \$601. Additionally, if your current loan was \$1,000 or less, you must have available and borrow 10% of the current account balance to refinance. **TX ONLY – ADDITIONAL FUNDS VIA TEXAS STORE SWITCH: By switching stores and products, you are entering into a new contract with new terms, a new fee structure and new cost of credit. Please review the terms of your new contract closely.** A motor vehicle appraisal may be required. If updated vehicle appraisal is required, you'll need to bring the vehicle, and your government issued ID.

REFERRAL BONUS: \$50 paid to a registered referring party AND a referred party when the referred party opens a new account with TitleMax, TitleBucks or InstaLoan, and enters the referring party's referral code when applying. The referring party and the referred party must be at least 18 years of age (19 in Alabama). By participating in this Referral Program, you, the referring party, attest that you are not employed by a competitor of TitleMax, or by a company that offers consumer credit products. Referred party must meet all new account eligibility requirements, must be a NEW customer of TitleMax, TitleBucks or InstaLoan and must not rescind or cancel the account. Void where prohibited. Other eligibility requirements and additional terms and conditions may apply. Visit the nearest store for details.

Online Title: Final approval will only be granted after a review of all required documents. For applicants eligible to complete a self-appraisal, appraised vehicle amount is based on the photos and video provided by the applicant. If photos and video provided do not give enough detail, an in-store appraisal may still be required. Appraisal amount may change should the self-appraisal photos and video not accurately depict the condition of the vehicle. To use the Fast Track Appraiser™ app, applicant must have access to a smartphone with video and audio capabilities, and must share their location with the app, and allow the app to use the microphone and camera. If not, you must visit your store for an appraisal. Data rates may apply.