

PRIVACY NOTICE

FACTS	WHAT DOES SMARTPAY LEASING, LLC ("SmartPay") 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"> ▪ Social Security number and credit history, ▪ Payment history, and ▪ Checking account information and account balances and transactions.
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 SmartPay chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SmartPay 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	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 nonaffiliates to market to you	Yes*	Yes
* For residents of California, North Dakota, and Vermont, SmartPay does not have this information. For more information please see below for Other Important Information.		

To Limit our sharing	Mail the form below. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at the number below any time to limit our sharing.
Questions?	Call 800-374-5587 or go to https://smartpaylease.com/privacy/

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.								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; text-align: center;">Name</td> <td></td> </tr> <tr> <td style="text-align: center;">Address</td> <td></td> </tr> <tr> <td style="text-align: center;">City, State, Zip</td> <td></td> </tr> <tr> <td style="text-align: center;">Lease Number</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Lease Number	
Name									
Address									
City, State, Zip									
Lease Number									
Mail To:	SmartPay Leasing, LLC Attn: Business Operations – Opt Out 7755 Montgomery Road, Suite 500 Cincinnati, Ohio 45236								



Who we are	
Who is providing this notice?	SmartPay Leasing, LLC.

What we do	
How does SmartPay protect my personal information?	<p>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.</p> <p>We also restrict access to your personal information to those employees who need to know this information to perform their job duties.</p>
How does SmartPay collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for a lease or give us your contact information, ▪ Open an account or give us your income information, ▪ Provide employment information. <p>We also collect your personal information from others, such as consumer reporting agencies, 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"> ▪ 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. <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>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> Our affiliates include companies doing business as Allied Cash Advance, Check 'n Go, Axxess Credit, SmartPay Leasing, LLC, TEMPOE, LLC, and their related holding and back-offices service companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> Nonaffiliates we share with can include debit card companies, banks, servicers, data processors, data research firms and other financial institutions.
Joint Marketing	<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"> Our joint marketing partners include retail companies.

Other important information
<p>For California Residents. Unless you indicate otherwise by calling the number listed above or using the Mail-in Form above, we may share personal and financial information about you with (i) our affiliated companies, and (ii) outside companies we contract with to provide financial products and services to you. However, we do not share your personal information (1) with nonaffiliates for marketing purposes, or (2) with other financial companies for joint marketing.</p> <p>For North Dakota Residents. We may share personal and financial information about you with (i) our affiliated companies, and (ii) outside companies we contract with to provide financial products and services to you. However, we do not share your personal information (1) with nonaffiliates for marketing purposes, or (2) with other financial companies for joint marketing. If you wish to authorize disclosures to nonaffiliated third parties, you may send us your written and signed request to the address listed above.</p> <p>For Vermont Residents. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://smartpaylease.com/privacy/ or call 800-374-5587.</p>