

FACTS WHAT DO WE 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. The information can include but not limited to: <ul style="list-style-type: none"> • Social Security number and bank account information • Account balances and payment history • Employment and income
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 we choose to share; and whether you can limit that sharing.

Reasons we share your personal information	Do we 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 and like agencies used in our ordinary business practices	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 you	YES	YES
For our non-affiliates to market you	YES	YES

What do we do?	
How do you protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings.
How do you collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Show us your government issued ID • Transact a loan or pay us by check or credit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market you • Sharing for non-affiliates to market you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
To limit sharing	Contact us by mail at PO Box 1417, Tupelo, MS 38801. If you have any questions, please contact us at (662) 841-0577.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include Montgomery Enterprises, Inc., MS Lending Inc., United Financial, Inc., and Cash Services, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include lenders, banks, collection agencies, pawn brokers, rent-to-own, prepaid card providers, insurance companies, and retailers.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners may include lenders, banks, pawn brokers, prepaid card providers, and retailers.