

**PRIVACY STATEMENT-CALIFORNIA**

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS supplements the information contained in the Privacy Statement of CALIFORNIA CHECK CASHING STORES, LLC and its affiliates- CCFI FUNDING, LLC (dba Cash Central), BUCKEYE CHECK CASHING OF CALIFORNIA, LLC (dba Cash 1), GALT VENTURES, LLC (dba Speedy Cash), BUCKEYE TITLE LOANS OF CALIFORNIA, LLC, and CHECK INTO CASH OF CALIFORNIA, INC. (collectively, “we,” “us,” or “our”) and applies solely to customers, users, and other individuals who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) as amended by the California Privacy Rights and Enforcement Act of 2020 (“CPRA”) and other California privacy laws. Any terms defined in the CCPA – including the term “consumer”-have the same meaning when used in this notice.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected	Shared*	Sold
A -Identifying Personal Information.	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of Birth</li> <li>• Home Address</li> <li>• Telephone numbers (personal)</li> <li>• Social Security Number</li> <li>• Driver License number or State ID number</li> <li>• Military ID or Passport as alternative to Driver License/State ID</li> <li>• Military status for Covered Borrower</li> <li>• Email address</li> <li>• IP address (if internet customer/user/applicant) or other similar identifiers.</li> </ul>	YES	No	No
B -Personal information per California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	<ul style="list-style-type: none"> <li>• Employer’s Name and Address</li> <li>• Work phone number</li> <li>• Job Title</li> <li>• Pay Frequency &amp; Use of Direct Deposit</li> <li>• Date of most recent paycheck/or other primary income payment (loan applicants only)</li> <li>• Primary Source of Income if not Employed</li> <li>• Net monthly/pay period income (loan applicants only)</li> <li>• Estimated monthly/pay period expenses</li> <li>• Bank/Credit Union name, Routing Number &amp; Checking or Share Account Number</li> <li>• Debit Card Number</li> </ul>	YES	No	No

	<ul style="list-style-type: none"> <li>• Consumer physical characteristics/description as set forth on ID provided</li> <li>• Consumer signature as set forth on ID provided &amp; certain transaction documents</li> <li>• Names, addresses, phone numbers, and relation to listed references</li> <li>• Medical information, or health insurance information (as to our employees).</li> <li>• Names of spouse, designated beneficiaries, emergency contacts (as to our employees)</li> <li>• Some personal information included in this category may overlap with other categories.</li> </ul>			
C -Protected classification characteristics under California or federal law.	<ul style="list-style-type: none"> <li>• Age (40 years or older- as derived from DOB information)</li> <li>• Race, citizenship, sex and/or marital status (as indicated or evident from ID/passport documents)</li> <li>• Physical or mental disability (as indicated in Guardian or Power of Attorney documents provided; or noted in connection with ADA or regulatory compliance),</li> <li>• Veteran or military status</li> </ul>	YES	No	No
D -Commercial information.	<ul style="list-style-type: none"> <li>• Records of personal property (vehicle information if used to secure loan)</li> <li>• Records of products and services purchased</li> <li>• Records of payment histories, receipts and balances in connection with products and services provided</li> <li>• Records of Adverse Action notices</li> <li>• Records of Risk based pricing notices</li> <li>• Records of credit reporting to CRAs</li> <li>• Records of credit scores and underwriting determinations</li> </ul>	YES	No	No
E -Biometric information.	<ul style="list-style-type: none"> <li>• Copy of photo identification provided (photo with physical description- e.g. Driver’s License)</li> <li>• Customer store photo upon initial account application at retail locations</li> <li>• Copy of fingerprints if on certain consumer provided documents (e.g. POA; State IDs)</li> </ul>	YES	NO	No
F -Internet or other electronic network activity.	<ul style="list-style-type: none"> <li>• Information on a consumer's interaction with our website or mobile device, application, or advertisement.</li> </ul>	YES	NO	No

G -Geolocation data.	<ul style="list-style-type: none"> <li>Data obtained regarding consumer location at the time of interaction with our website or mobile device application</li> </ul>	YES	No	No
H -Audio or Visual information.	<ul style="list-style-type: none"> <li>At retail locations, visual information data may be obtained via a store camera at the time of consumer transactions, but is not stored beyond a limited period absent an active investigation, arbitration, lawsuit, law enforcement/government regulatory request or judicial/administrative order.</li> <li>Audio information is often obtained via recording phone conversations with notice in connection with handling complaints and undertaking collections, but is not stored beyond a limited period absent an active investigation, arbitration, lawsuit, law enforcement/government regulatory request or judicial/administrative order.</li> </ul>	YES	NO	No
I -Professional or employment-related information.	<ul style="list-style-type: none"> <li>Current or past job history or performance evaluations (only as to our employees or employee applicants).</li> </ul>	YES	NO	No
J -Non-public education information (per Family Educational Rights and Privacy Act and regulations).	<ul style="list-style-type: none"> <li>Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.</li> </ul>	NO	NO	NO
K -Inferences drawn from other personal information.	<ul style="list-style-type: none"> <li>Profile reflecting a person's preferences, characteristics, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</li> </ul>	NO	NO	NO
L -Sensitive personal information.	<ul style="list-style-type: none"> <li>Social security, driver's license, state identification card, or passport number.</li> <li>Financial account, credit card, debit card number</li> <li>Precise geolocation w/in 1,850 ft.</li> </ul>	YES	No	NO

\*The term “share” and “sharing” is defined in the law as “making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer’s personal information by the business to a third party for cross-context behavioral advertising.” (Cal. Civ. Code §1798.140(ah)(1))

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from customers and applicants for our products or services, employment applicants, and employees or their agents. For example, from application documents that consumers provide us in connection with seeking loans, money transmission transactions or check cashing services; or information persons provide in connection with their employment or seeking employment with us.
- Indirectly from customers and applicants for our products or services, employment applicants, and employees or their agents. For example, through information we have obtained from and you have supplied to lead providers by consumers seeking the types of services and products we provide; or seeking employment through employment agencies.
- Directly and indirectly from activity on our website. For example, from submissions through our website portal or website usage details that are collected automatically.
- From service providers and third-parties that interact with us in connection with the products we provide or services we perform. For example, from government database sources when we review a loan applicant's military status as required for compliance with the federal Military Lending Act; or information obtained from credit reporting agencies.

### Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To provide you with information, products or services that you request from us.  
*Business Purpose(s):* See Categories- A, B, C, D, E, G and L.
- To conduct underwriting analysis and determine creditworthiness.  
*Business Purpose(s):* See Categories- A, B, C, D, G and L
- To provide you with information about products, services or offers that may be of interest to you.  
*Business Purpose(s):* See Categories- A, D and G
- To fulfill or meet the reason for which the information is provided. For example, if you provide us with personal information in order to seek employment with us, we will use that information to review your qualifications and as otherwise needed to complete the hiring process or decline the employment application.  
*Business Purpose(s):* See Categories- A, B, C, D, E, G and L

- To provide you with telephone, text and email messages and reminders, adverse action notices and other notices concerning our products or services, that you have requested, obtained or that may be of interest to you.  
*Business Purpose(s):* See Categories- A, D and G
- To carry out our obligations and enforce our rights arising from any agreements entered into between you and us, including for billing and collections.  
*Business Purpose(s):* See Categories- A, B, C, D, E, G, H, I and L
- To carry out our obligations and enforce our rights arising from any agreements we have acquired from others, or under which we have servicing obligations involving transaction in which you have entered, including for billing and collections.  
*Business Purpose(s):* See Categories- A, B, C, D, E, G, H, I and L
- To improve our website and/or mobile application and present its contents to you.  
*Business Purpose(s):* See Categories- A, F and G
- For testing, research, analysis and product development.  
*Business Purpose(s):* See Categories- B, D, F, G and H
- As necessary or appropriate to prevent fraud upon you or us and protect the rights, property or safety of us, our customers or others.  
*Business Purpose(s):* See Categories- A, B, C, D, E, F, G, H and L
- To respond to state or federal regulators, law enforcement requests and as required by applicable law, court order, administrative ruling, consent agreement, settlement or governmental regulations.  
*Business Purpose(s):* See Categories- A, B, C, D, E, F, G, H, I and L
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.  
*Business Purpose(s):* See Categories- A, B, C, D, E, F, G, H, I and L
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.  
*Business Purpose(s):* See Categories- A, B, C, D, E, F, G, H, I and L

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

#### Retention of Personal Information (Including Sensitive Personal Information)

We retain Personal Information, including Sensitive Personal Information, for the time necessary to provide requested financial services and products and in conformity with our obligations with state and federal law requirements. Note that as a licensed and regulated lender, debt collector/buyer as well as

a money service business, we are subject to various state and federal laws that require retention of records. These include the California Deferred Deposit Transaction Act, Cal. Fin. Code § 23000 (2 years from last entry); California Financing Law, Cal. Fin. Code § 22000 (3 years from last entry); California Check Cashers Law, Cal. Civ. Code § 1789.35 (4 year right of action); federal Fair Credit Reporting Act 15 U.S.C. § 1681p (actions up to 5 years); Equal Credit Opportunity Act, 15 U.S.C. § 1691e (actions up to 5 years); Bank Secrecy Act 12 U.S.C. § 1829b(g) (retention up to 6 years possible- maximum 5 years currently); Federal Truth in Lending Act per 10 C.F.R. 1026.25 (2 years general requirement) see also 15 U.S.C. §§ 1607 and 1640 (1 year from violation for civil action; administrative action date of last CFPB examination; CFPB actions for unfair deceptive or abusive acts & practices under 12 U.S.C. § 5531- 3 years from date of discovery 12 U.S.C. § 5564(g); obligation to validate debts per 15 U.S.C. § 1692g and bankruptcy debts reports per FCRA 15 U.S.C. § 1681c (7-10 years). Electronic Funds Transfer Act 12 C.F.R. 1005.13 (2 years).

#### *Right to Opt-Out of Sale and/or Sharing of Personal Information*

We do not presently engage in the sale of consumer personal information or in the sharing of consumer personal information to third-parties other than for needed for business purposes to conduct transactions and services as requested. Under state law you have the right to opt-out of the sale and sharing of your personal information. To exercise that right, you may do so by going to:

#### CCCS/Cash 1/Check Into Cash Retail

California Consumer Privacy Notice link:

[https://www.ccfi.com/ccpa/CA\\_Privacy\\_LongForm.pdf](https://www.ccfi.com/ccpa/CA_Privacy_LongForm.pdf)

Do Not Sell or Share My Personal Information link: <https://www.ccfi.com/ccpa-form/>

#### Speedy Cash

California Consumer Privacy Notice link:

[https://www.ccfi.com/ccpa/CA\\_Privacy\\_LongForm.pdf](https://www.ccfi.com/ccpa/CA_Privacy_LongForm.pdf)

Do Not Sell or Share My Personal Information link: <https://www.ccfi.com/ccpa-form/>

#### Cash Central

California Consumer Privacy Notice link:

[https://www.cashcentral.com/Content/files/ccpa\\_privacy\\_notice\\_long.pdf](https://www.cashcentral.com/Content/files/ccpa_privacy_notice_long.pdf)

Do Not Sell My Personal Information link: <https://www.cashcentral.com/DataPrivacy/Inquiry>

#### Contact Information

If you have any questions or comments about this notice or seek to obtain or access this notice in an alternative format due to a disability, please do not hesitate to contact us at:

Phone: 800-460-4305 (Cash Central)  
or 855-920-9800 (CCCS/Cash 1/Check Into Cash/ Speedy Cash retail)  
Websites: <https://www.cashcentral.com/> or [www.ccfi.com](http://www.ccfi.com)  
Email (Cash Central): [verification2@ccfi.com](mailto:verification2@ccfi.com)  
Email (CCCS/Cash 1/Check Into Cash retail): [customer.service@ccfi.com](mailto:customer.service@ccfi.com)  
Speedy Cash-Online- Phone: 1-888-333-1360 or 1-855-734-0111 (Español)  
Website: [www.speedycash.com](http://www.speedycash.com)  
Email: [customerservice@speedycash.com](mailto:customerservice@speedycash.com)

Postal Address: CCCS/Cash 1/Check Into Cash/Cash Central/Speedy Cash  
Attn: Zachary A. Palmer, SVP Compliance  
5165 Emerald Parkway, Suite 100  
Dublin, OH 43017

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