

# CSO AND LENDER PRIVACY POLICIES

## CSO PRIVACY POLICY

ADA Brown LLC dba Star of Texas Financial Solutions (the "CSO"), and its affiliates (collectively the "CSO Companies ") have a privacy policy for consumers. The policy applies to all nonpublic personal information about a consumer that is obtained by the CSO Companies in connection with providing a consumer a financial product or service for personal, family, or household purposes. The policy covers all nonpublic personal information collected by the CSO Companies and applies during the course of the customer relationship and after the relationship has ended.

The CSO Companies depend on a variety of sources of information to provide efficient and appropriate levels of service. They get and store nonpublic personal information from: (1) the initial contact with a consumer, where nonpublic personal information is provided on consumer applications and account set-up screens. This information may include consumer's name, address, phone number and other information provided to us; (2) consumer transaction activity, including frequency of transactions and payments, most recent transaction, phone requests, services purchased and other information; and (3) consumer reporting agencies.

The CSO Companies have systems that provide secure retention of all consumer records. They protect the security and privacy of all nonpublic personal information by restricting access and following security standards and procedures to protect against unauthorized use.

The CSO Companies do not disclose any nonpublic personal information about consumers to any company that does not have a marketing agreement with them or is not the CSO or parent(s), subsidiaries or affiliates thereof, except as permitted or required by law. CSO Companies may disclose nonpublic personal information, as described above, to companies or financial institutions with which they have joint marketing agreements or have been hired by them to perform marketing services. Of necessity, the CSO Companies will share nonpublic information with any THIRD (3rd) party that provides services necessary to the transaction you have entered into and the auditing, legal review, servicing, funding or collection relating thereto.

## LENDER PRIVACY POLICY

AMG Lending LLC (" *Lender*") has a privacy policy that applies to all nonpublic personal information about a consumer that is obtained by Lender in connection with providing a consumer a financial product or service for personal, family, or household purposes. The policy covers all nonpublic personal information collected by Lender and applies during the course of the customer relationship and after the relationship has ended.

Lender depends on a variety of sources of information to provide efficient and appropriate levels of service, including: (1) the initial contact with a consumer where nonpublic personal information is provided on consumer applications and account set-up screens. This information may include the consumer's name, address, phone number and other information provided to us; (2) consumer transaction activity, including frequency of transactions and payments, most recent transaction, phone requests, services purchased and other information; and (3) consumer reporting agencies.

Lender has systems that provide secure retention of all consumer records. Lender protects the security and privacy of all nonpublic personal information by restricting access and following security standards and procedures to protect against unauthorized use.

Lender does not disclose any nonpublic personal information about its consumers to any company that does not have a marketing agreement with Lender or is not affiliated with Lender, except as permitted or required by law. Lender may disclose nonpublic personal information, as described above, to companies or financial institutions with which it has joint marketing agreements or that have been hired by Lender to perform marketing services. Of necessity, Lender will share nonpublic personal information with CSO Companies.