

**CLIFF'S CHECK CASHING STORES, INC. &
CLIFF'S FINANCE CO., INC. ("CCCSI")
PRIVACY POLICY STATEMENT**

CCCSI is committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, CCCSI may ask you to provide it and its employees with certain information. CCCSI understands that you may be concerned about what CCCSI will do with such information-particularly any personal or financial information. CCCSI agrees that you have a right to know how CCCSI will utilize the personal information you provide. Therefore, CCCSI has adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs CCCSI's use of the information, which you provide. It does not govern the manner in which CCCSI may use information obtained from any other source, such as information obtained from a public record or from another person or entity.

Types of Information

Depending upon which of CCCSI's services you are utilizing, the types of nonpublic personal information that CCCSI may collect include:

1. Information CCCSI receives from you on applications, forms or in other communications to CCCSI, whether in writing, in person, by telephone or any other means;
2. Information about your transactions with CCCSI, CCCSI's affiliates (if any), companies CCCSI transacts business with or may be acting as an agent on behalf of, or others; and
3. Information CCCSI receives from a consumer-reporting agency.

Use of Information

CCCSI requests information from you for its own legitimate business purposes and not for the benefit of any non-affiliated party. Therefore, CCCSI will not release your information to non-affiliated parties except: (1) as necessary for CCCSI to provide the product or service you have requested; or (2) as permitted or required by law. CCCSI may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. CCCSI may also provide all of the types of nonpublic personal information listed above to persons, companies, entities, governmental agencies which CCCSI transacts business with or which oversees CCCSI's business and non-affiliated third parties as permitted by law. Personal information or data gathered through text message interactions with our customers will not be shared, sold, or disclosed to any third parties, except as required by law or as necessary to provide you with our services

Former Customers

Even if you are no longer our customer, CCCSI's Privacy Policy will continue to apply to you.

Confidentiality and Security

CCCSI will use its best efforts to ensure that no unauthorized parties have access to any of your information. CCCSI restricts access to nonpublic personal information about you to those individuals and entities that need to know that information to provide products or services to you or which may oversee CCCSI's business. CCCSI will use its best efforts to train and oversee its employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. CCCSI currently maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Complaint and Inquiry Notification

CCCSI is licensed and examined under the laws of the state of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Cliff's Finance Co., Inc. should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

- In Person or U.S. Mail: 2601 North Lamar Blvd. Austin, TX 78705-4207.
- Telephone: 1-800-538-1579 or Fax 512-936-7610.
- Email and Website: consumer.complaints@occc.state.tx.us www.occc.state.tx.us

CCCSI engages in the money transmission and/or currency exchange business as an authorized delegate of multiple entities under Chapter 151.402 of the Texas Finance Code. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity please direct your complaint to the Texas Department of Banking through one of the means indicated below:

- In person or by U.S. Mail: TX Dept. of Banking 2601 N. Lamar Blvd. Austin, TX 78705-4294
- Telephone: 1-877-276-5554 or Fax 1-512-475-1313
- Email and Website Address: msb@dob.texas.gov www.dob.texas.gov