



PRIVACY POLICY
Effective April 2020

FACTS	WHAT DOES EZMAX LOANS (EZMAX LOANS , WE, US, OUR OR THE COMPANY) 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. For example, we may collect and share the following personal information: name, telephone number(s), social security or tax identification number, address, photo identification type and number, income information, payment history, transaction history, credit history, asset/collateral information, bank routing and account numbers, and payment card information.
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 TitleMax chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EZMAX LOANS share?	Can you limit this sharing?
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For our everyday business purposes – such as to process your transactions, maintain your account(s), prevent or mitigate fraud, respond to court orders and legal investigations, engage in corporate transactions, 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 non-affiliates to market to you	Yes	Yes

Who we are	
Who is providing this notice?	The EZMax Loans companies identified under “ <i>Other Important Information</i> ” below.

What we do

How does EZMax Loans protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer and mobile application safeguards and secured files and buildings.

We also maintain physical, electronic and procedural safeguards (*i.e.*, computer virus protection software, firewalls, encryption). Only authorized employees have access. Customer access to electronically stored account documents and information is protected via customer-created or customer-specific usernames and passwords.

How does EZMax Loans collect my personal information?

We collect your personal information, for example, when you:

- Apply for credit or credit services; or
- give us your income information; or
- Open an account or provide employment information; or
- Show us your valid government-issued ID; or
- Provide payment account or bank account information.

We also collect your personal information from others, such as credit bureaus and similar data providers, our affiliated companies, and other organizations.

<p>Why can't I limit all sharing?</p>	<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 you; and Sharing for non-affiliates to market you. <p>State laws and individual companies may give you additional rights to limit sharing. See <i>“Other Important Information”</i> below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include the following companies: EZMax Loans and MoneyMax Loans.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include credit bureaus and similar data providers, third-party lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; and prepaid card providers.</p>

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.

Other Important Information

Updating your information: If you need to update the personal information you have given us, please visit a store to speak with a representative, or you can contact our customer service hotline at (361) 573-5626.

“Do not track”: When someone visits www.ezmaxloans.com, a cookie is placed on the visitor’s computer (if the visitor accepts cookies). The cookie we place on your computer does not contain any of your personally identifiable information. EZMax Loans advertises its products and services on websites that you may visit, and EZMax Loans uses service providers to place such advertisements. Those service providers (such as Google, Microsoft or Yahoo) may use cookies placed on your computer to show you advertisements for EZMax Loans services on other websites. You can opt-out from service providers’ and/or marketers’ use of cookies in this manner by visiting each service provider’s advertising opt-out page or by utilizing “do not track” functionality in your web browser. If you choose to not have your browser accept cookies from our website, you will not be able to subscribe to any services available on our website.

Text Messaging Privacy Policy

“Subscriber text messaging originator opt-in data and consent details will not be shared with any third parties except when explicitly authorized by the subscriber.”

Changes to this Privacy Policy: If we make material changes to this Privacy Policy, we will post the updated Privacy Policy on our website, www.ezmaxloans.com, Please take note of the effective date at the top of this Privacy Policy.