FACTS

WHAT DOES AMERICAN FIRST FINANCE INC. 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. This information can include:

- Social Security number and income
- Transaction history and credit history
- Employment information and checking account information

How?
All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list all the reasons financial companies can share their customers’ personal information; the reasons American First Finance Inc. chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

<table>
<thead>
<tr>
<th>REASONS</th>
<th>DOES AMERICAN FIRST FINANCE SHARE?</th>
<th>CAN YOU LIMIT THIS SHARING?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our marketing purposes- to offer our products and services to you</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes- information about your transactions and experiences</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes- information about your creditworthiness</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>For our nonaffiliates to market to you</td>
<td>YES</td>
<td>YES</td>
</tr>
</tbody>
</table>

TO LIMIT OUR SHARING

Mail the form below.

Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

QUESTIONS:
Call toll free 1-855-721-1188 or go to www.americanfirstfinance.com

MAIL-IN FORM

Mark Any/All you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

NAME

ADDRESS

CITY, STATE, ZIP

CUSTOMER #

Mail to:
American First Finance Inc.
P.O. Box 565848
Dallas, TX 75356
### WHO WE ARE

| Who is providing this notice? | American First Finance Inc. ("American First Finance" or “AFF”) |

### WHAT WE DO

| How does AFF 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 safeguards and secured files and buildings. |
| How does AFF collect my personal information? | We collect your personal information, for example, when you  
- Apply for a financial product or service  
- Give us your contact information  
- Provide employment information or provide account information  
- Access our website from your computer we log the IP Address  
- Chat with our customer service department  
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |

| Why can’t I limit all sharing? | Federal law gives you the right to limit only  
- Sharing for affiliates’ everyday business purposes – information about your creditworthiness  
- Affiliates from using your information to market to you  
- Sharing for nonaffiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

### DEFINITIONS

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Our affiliates may include lenders, collection agencies, consumer reporting agencies, retailers, database providers, and other finance service providers. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Nonaffiliates we share with can include lenders, collection agencies, consumer reporting agencies, retailers, database providers, and other finance service providers. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include credit card companies, mortgage companies and alternative credit scoring entities. |
### Other important information

**For Nevada residents only.** We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit our sharing section*. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: aginfo@ag.nv.gov; American First Finance Inc., P.O. Box 565848 Dallas, TX 75356; Phone number: 855-721-1188. Contact us at https://americanfirstfinance.com/consumer-request.

**Vermont:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**California:** Under California law, we will not share information we collect about you with companies outside of American First Finance Inc., unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.