

FACTS	What does Lake Charles Finance & Mortgage, L.L.C. ("LCFM") 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: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• transaction history and credit history</li> <li>• employment information and checking account information</li> </ul>
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 Lake Charles Finance & Mortgage, L.L.C. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LCFM share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>• Mail the form below.</li> </ul>
Questions?	If you have any questions, call 1-337-310-2274 or go to lakecharlesfinance.com

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Mail-in Form			
Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.			
Name			<b>Mail to:</b> Lake Charles Finance & Mortgage, L.L.C.  313 Alamo Street, #A Lake Charles, LA 70601
Address			
City, State, Zip			
	Joint Borrower or Co-Owner Name		
State Transaction Was Issued In		Customer #	

## Who we are

## Who is providing this notice?

Lake Charles Finance &amp; Mortgage, L.L.C.

## What we do

## How does LCFM 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 LCFM collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your income information
- provide employment information or provide account information
- give us your contact information

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.

## 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.

- *Insta Cash Payday Loans, Inc., AFI Mortgage Company*

## 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, debt buyers, payday lenders, deferred presentment providers, delayed deposit providers, check cashers, credit card companies, money transfer service providers, tax service providers, retailers, database providers, and others.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include lenders, payday lenders, credit card companies, money transfer service providers, tax service providers, and others.*