

## **PRIVACY POLICY NOTICE – VALUED SERVICES, LLC**

This Privacy Policy Notice explains the privacy policies of Valued Services, LLC (referred to in this Notice as “we,” “our,” and “us”). These policies involve the sharing of your nonpublic personal information in accordance with the terms and conditions described below.

We are committed to keeping information about you private and secure. This Privacy Policy Notice will help you understand how we safeguard and use information and applies to all customers or former customers who obtain financial services from us for personal, family or household purposes. It also identifies the sources from which we collect nonpublic personal information about you, describes the measures we take to secure that information, and describes the information about you that we may share with our affiliates and with nonaffiliated third parties. This Privacy Policy Notice explains how you can exercise your privacy rights by electing to opt-out of certain information sharing practices that would otherwise apply to your nonpublic personal information.

### **COLLECTION OF INFORMATION**

We automatically collect and/or track the following nonpublic personal information from and about you in order to identify you as our customer, establish and manage customer accounts, complete customer transactions, understand customer needs, market products and services we believe are of value to customers, and comply with legal and regulatory requirements. We collect and obtain customer information from various sources including the following:

- \* We obtain information from you, including your request for our products or services. This includes information such information as your name, address, social security number, and telephone number.
- \* We obtain information about your transactions with us, our affiliates and others.
- \* We obtain information, such as your creditworthiness and credit history, from the credit reporting agencies.
- \* We obtain the e-mail addresses of visitors who communicate with us via e-mail.
- \* We may obtain information that is generally available to the public.

### **DISCLOSURE OF INFORMATION**

We may disclose all of the information that we collect, as described above. We may disclose that information about you to the following types of third parties:

- \* Financial service providers, such as mortgage bankers, credit card companies, consumer financial services companies, and insurance agents;
- \* Non-financial companies, such as retailers and marketers;
- \* Others, such as non-profit organizations; and/or
- \* Companies affiliated with us by common ownership or control.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

We may disclose all of the information we collect, as described above, to companies that perform marketing services for us or on our behalf, or to other financial institutions with whom we have a joint marketing agreement.

The Fair Credit Reporting Act (“FCRA”) sets standards that regulate the use of consumer reports. This Act permits us to share with our affiliates information regarding our transactions and experiences with you. We may also share other consumer report information with our affiliates, such as application information, subject to the FCRA, which gives you the right to opt out of this information sharing, if you wish.

The FCRA also gives you the right to limit some but not all marketing from our affiliates and requires us to give you this notice to tell you about your choice to limit marketing from our affiliates. You may limit our affiliates in the CompuCredit group of companies from marketing their products or services to you based on your personal information that we collect and share with them. This information includes information from your application and your account history with us. Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice. Please see below for more information about our opt-out process.

## **THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION**

We protect customer privacy by ensuring that only employees who need to know that information in order to provide, process, and service your account for you are authorized to access or use customer information. We maintain physical, electronic, and procedural safeguards to comply with federal regulations to guard your nonpublic personal information. We continually assess new technology for protecting information. We continually strive to ensure that our operational and data processing systems are in a secure environment that protects your account information from being accessed by unauthorized parties.

We have established procedures to ensure that your financial information is accurate, current, and complete, in keeping with reasonable industry standards. We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any information we determine to be inaccurate.

You can also take steps to help safeguard your personal information. Protect your account numbers. Never disclose confidential information to unknown callers.

From time to time, we may enter into agreements with other companies to provide services for us or to make products and services available to you. Pursuant to these agreements, the companies may receive information about you and they must safeguard this information and they may not use it for any other purpose.

## **OUR RIGHT TO CHANGE**

Since offerings and technologies change, to the extent permitted by applicable law, we reserve the right to change or remove portions of our Privacy Policy at any time without notification. We will provide you a revised notice before we (i) disclose a new category of nonpublic personal information to any nonaffiliated third party; (ii) disclose nonpublic personal information to a new category of nonaffiliated third party; or (iii) disclose nonpublic personal information about a former customer to a nonaffiliated third party, if that former customer has not had the opportunity to exercise an opt out right regarding that disclosure. Note that we may not provide you with a revised notice if we disclose nonpublic personal information to a new nonaffiliated third party in a way that we described in our prior notice.

## **Your Choice to Limit Marketing From Our Affiliates (Opt-out)**

Valued Services, LLC is providing this notice.

Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.

You may limit our affiliates, including CompuCredit Corporation, Fortiva Financial Group, Inc., Credit Logistics, LLC, CAR Financial, the Valued Services Family of Companies, the Just Right Auto Sales Family of Companies, PML Wireless, LLC, and ACC Holding LLC from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us, and your credit score.

Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice.

To limit marketing offers, opt out using the form below.

***YOUR RIGHT TO PROHIBIT THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION (OPT-OUT)***

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties with whom we do not have a joint marketing agreement, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than as permitted by law). To opt out, check box 1 on the Opt-Out Notice below.

The law allows us to share with our affiliates any information about our transaction or loan experiences with you. The law also allows us to share other consumer report information with our affiliates, subject to your right to opt out of this information sharing. To opt out, check box 2 on the Opt-Out Notice below.

The law also gives you the right to limit our affiliates' use of your personal information to market their goods or services to you. To opt out of their use of your information for marketing, check box 3 on the Opt-Out Notice below.

When you end your customer relationship with us, or when we end our customer relationship with you, we will treat the information we have about you as if you were still our customer. If you previously provided us with an opt-out instruction, we will continue to honor that instruction.

Follow the instructions contained on the Opt-Out Notice attached to this Privacy Policy Notice. You will need to complete the form, sign the notice, address and stamp your own envelope, and mail the notice to us by ordinary mail.

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VALUED SERVICES, LLC / OPT-OUT FORM:

If you do not want us to disclose information about you or have our affiliates use your information for marketing, as described in the attached Privacy Policy, please complete, detach, and mail this form to:

Valued Services, LLC

600 Westpark Drive

Peachtree City, GA 30269

Attn.: Legal Department

**Please Print**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

- Check this box only if you wish to limit sharing information with non-affiliated third parties.
- Check this box only if you wish to limit sharing information that we obtain from you or third parties to affiliates.
- Check this box only if you wish to limit our affiliates' use of your information for marketing.

Please allow two to four weeks for processing.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Privacy Policy Effective March 26, 2009