

<b>FACTS</b>	<b>WHAT DOES QC DO WITH YOUR ONLINE PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<p>The types of personal information we collect and share depend on type of loan product you are requesting from us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• transaction history and overdraft history</li> <li>• employment history and checking account information</li> <li>• credit history and credit scores</li> <li>• cookies and other technologies obtained through the website as described below</li> </ul>
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<b>How?</b>	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 QC chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does QC share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your online lending 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	Yes
<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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-866-660-2243
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<b>Mail-in Form</b>
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<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>										
<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Date</td> <td style="width: 150px;"></td> </tr> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account#</td> <td></td> </tr> </table>	Date		Name		Address		City, State, Zip		Account#		<p>Mail to:                  QC Holdings, Inc. or send via email to info@qchi.com                  Attn: Opt Out                  P.O. Box 12268                  Overland Park, KS 66282</p>
Date											
Name											
Address											
City, State, Zip											
Account#											

<b>How We Use Cookies and Other Technology in Our Website</b>	<b>Does QC share?</b>	<b>Can you limit this technology?</b>
<p><b>Cookies</b> – we use cookies to track the IP addresses of those using our site. We may share this information with Google Analytics to track application origins and loan conversion statistics. We also use cookies to save session information and to facilitate better site navigation. We do not use persistent cookies or flash cookies.</p>	Yes	Yes, you may disable cookies in your browser.
<p><b>Floodlight Tags</b> – When you complete online forms, we may use the Floodlight Tag feature of the DoubleClick Campaign Manager. We use this tag to track and report on conversations on our website.</p>	No	No
<p><b>IP Address Logging</b> – we log IP addresses to determine a user's exact location and to improve anti-fraud measures. For example, this helps us detect multiple users from a single PC.</p>	No	No

<b>California Disclosures</b>	<b>Does QC share?</b>	<b>Can you limit this collection?</b>
<p><b>DNT Codes</b> – Do Not Track (DNT) is a privacy preference that users can set in their web browsers. While the United States Federal Trade Commission has endorsed DNT, our website does not support DNT codes.</p>	No	Yes, you may disable cookies in your browser.
<p><b>Tracking Across Websites</b> – Except in the case of analytics cookies described above, our website limits tracking to the internal uses described above and does not enable the tracking of our users across multiple websites. Except in the case of analytics cookies described above, our website does not track your use across multiple websites, however, other websites to which we link may. Please review their privacy policies to understand how you may be tracked</p>	No	No
<p><b>Limiting Sharing</b> – see "To Limit Our Sharing" above.</p>	Yes with Opt Out	Yes

<b>Who are we</b>	
<b>Who is providing this notice?</b>	QC Holdings, Inc., QC Financial Services, Inc., Express Check Advance of South Carolina, LLC, QC Advance, Inc., QC Financial Services of Texas, Inc., and QC E-Services, Inc., Buckeye Check Cashing of Utah, Inc., Buckeye Check Cashing of Kansas, LLC, Buckeye Check Cashing of Missouri, LLC, Buckeye Check Cashing of Illinois, LLC, Buckeye Title Loans of Missouri, LLC, Buckeye Title Loans of Utah, LLC, Buckeye Title Loans of Kansas, LLC
<b>Who do you contact with questions or concerns about your privacy?</b>	Contact us at info@qchi.com or QC Holdings, Inc., Attn: Privacy Policy, P.O. Box 12268 Overland Park, KS 66282
<b>What do we do</b>	
<b>How does QC protect my personal information?</b>	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. We use SSL encryption when you enter personal information in our forms. Look for the padlock icon in your browser indicating a secure form. Otherwise, we do not use encryption.
<b>How does QC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or give us your income information</li> <li>• pay us by check or provide employment information</li> <li>• show us your government-issued ID</li> <li>• fill out an online loan application</li> <li>• otherwise inquire about our loan products</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies with the following names: Quik Cash, QC Finance, QC Financial Services, National Quik Cash, Nationwide Budget Finance, First Payday Loans, First Choice Loans, QC Financial, QCFastCash, Check Advance Loans, Express Check Advance, California Budget Finance, Sterling Point Financial, The Loan Store, Lumena Lending, LendNation, Check\$mart, Buckeye Check\$mart, 1<sup>st</sup> Loans Financial.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; web analytics providers; prepaid card providers.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include lenders; banks; tax preparers; money transmitters; retailers; and prepaid card providers.</i></li> </ul>
<b>Other</b>	

<b>Changes to this Policy</b>	We may change this policy from time to time so please check back often. If we significantly change our collection, use, or disclosure practices, we will try to send you a notice via email if you have provided us with an email address.
<b>Other</b>	<p>We also may disclose your information in special cases. For example, when we believe that we must disclose information to identify, contact or bring legal action against someone who may be violating our terms and conditions, or may be causing injury to or interference with our rights or property, other website users or customers, or anyone else who may be harmed by such activities. We may disclose or access account information when we believe in good faith that the law requires it and for administrative and other purposes that we deem necessary to maintain, service and improve our products and services.</p> <p>As we continue to develop our business, we may buy or sell businesses or assets. In such transactions, confidential customer information generally is one of the transferred business assets. In the event of a transaction involving the sale of some or all of our businesses, customer and site visitor information may be one of the transferred assets and may be disclosed in connection with negotiations relating to a proposed transaction. In such case, the transferred information may become subject to a different privacy policy.</p>