

PRIVACY POLICY NOTICE FOR DIRECT AUTO LOAN MEMBER COMPANIES

This Privacy Policy notice is provided by the Direct Auto Loan family of companies including, but not limited to, Direct Auto Loan. This notice was updated on April 1, 2008, and governs Direct Auto Loan's collection, use and disclosure of Personal Information that is received from consumers and our current and former customers or obtained by us concerning such consumers and customers.

At Direct Auto Loan, we work with auto dealers, lenders, finance companies and other entities to provide individuals with automobile financing options. We take the privacy and security of your Personal Information seriously and believe it is important that you understand:

- i. What Personal Information we collect, and how we collect it;
- ii. How we use the Personal Information we collect;
- iii. With whom we share collected Personal Information;
- iv. What choices you have regarding the use and disclosure of the Personal Information we collect; and
- iv. The security we use to protect the Personal Information we collect.

This notice is not intended to be a contract.

Collection of Personal Information

We collect the following categories of Personal Information about you from the following sources:

- i. Information you provide over the telephone or the Internet, on applications or other forms, such as your name, address, Social Security number and income.
- ii. Information about your transactions with us, our affiliates or others, such as your account balance and payment history, and information that we obtain to verify employment history or that insurance coverage is in force.
- iii. Information we receive from consumer reporting agencies, such as your credit history and credit score.

Disclosure and Use of Personal Information

We may use and disclose your Personal Information as follows:

- i. To financial service providers, such as banks, lenders and finance companies in order to fulfill your request for credit.
- ii. To non-finance companies, such as motor vehicle dealers or other auto finance brokers, as you have instructed, in order to fulfill your request for credit.
- iii. To non-affiliated service providers as permitted by law. For example, federal law permits us to disclose your Personal Information as necessary to parties who provide services to us and to other parties, including the providers of mail service, computer programming, demographic analysis, accounting, legal services, as well as regulators and law enforcement personnel.
- iv. To affiliates who perform services for us, such as mailing written materials.
- v. To non-affiliated third-parties who may market their products and services to you if you do not elect to prohibit Direct Auto Loan from sharing your Personal Information for that purpose.

No Disclosure of Personal Information to Affiliates for Marketing Purposes.

Except as permitted by law when an affiliate acts a service provider to us, including for joint marketing purposes, we do not disclose your Personal Information to our affiliates to permit the marketing of the affiliates' products or services.

Disclosures to Non-Affiliated Third-Parties for Marketing Purposes.

In order to offer you a wide variety of products and services, we may disclose your Personal Information to non-affiliated third-parties to permit them to market their products or services directly to you provided you have not opted-out of such disclosures.

When you complete an online request or application for a Direct Auto Loan product or service, you will have an opportunity to prohibit Direct Auto Loan from sharing your Personal Information with non-affiliated third-parties for marketing purposes. If you elect to prohibit Direct Auto Loan from sharing your Personal Information, your election will remain effective until you revoke it. You can change the election you make at any time by emailing Direct Auto Loan at optout@48hourcarloans.com or calling Direct Auto Loan at 678.280.9148

Notice for California, North Dakota and Vermont Residents

We only share your Personal Information with affiliates and non-affiliated third-parties as permitted by law for the purpose of fulfilling your request. We do not disclose your Personal Information to third-parties to permit those third-parties to market their products and services to you. You are not required to take any additional action to prohibit such disclosures.

Protection of Personal Information

We restrict access to Personal Information about you to our employees and to third-parties who need to know that information in order to provide you with the products and services you requested and to those persons or entities to whom we may disclose such information as directed by you or as permitted by applicable law.

We maintain physical safeguards, such as secure areas in buildings; electronic safeguards, such as passwords and encryption; and procedural safeguards, such as customer authentication procedures to protect your Personal Information.

We carefully select and monitor the third-parties who perform services for us, such as mail vendors. We require them to maintain security procedures to prevent unauthorized access to or use of Personal Information received from us.

Contact us

If you have questions or concerns regarding this Privacy Policy notice, please contact us telephone at 678.280.9148 or by e-mail at questions@48hourcarloans.com, or by mail at IDEA MARKETING LLC ADMAXOFFERS COM PO BOX 3061 TUCKER, GA 30085.