

PRIVACY POLICY

For the following Companies:

Main Finance Service – Houston
Guarantee Loan Service – Houston
Guarantee Loan Service – Waco
Employees Finance Service – Corpus Christi
Guarantee Loan Service – El Paso
Guarantee Loan Service – Pasadena
Guarantee Loan Service – San Antonio
Popular Finance Service – San Antonio
Guarantee Loan Service – Texas City
Sunset Finance Company – Beaumont

The above listed companies hold the trust of their customers as a very valuable asset. We safeguard that trust by keeping nonpublic personal information about customers in a secure environment and using that information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of non-public personal information we collect and the kind of companies with whom we share such information. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. We will also comply with any applicable state laws regarding information about you.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you must fill out the form at the end of this brochure and mail it to the address shown on the next page for the Company which has your account. Requests to opt out mailed or delivered to other addresses or delivered verbally or by telephone or by any other method may not be effective.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, and finance companies that are not one of the previously listed companies. Their privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is listed companies privacy pledge to our customers:

Information We May Collect

- ◆ Information we receive from you (or is provided to us on your behalf) on applications and other forms, such as your name, address, telephone number, employer, and income;
- ◆ Information about your transactions with the companies listed above or other nonaffiliated parties, such as your name, address, telephone number, age, and credit history;
- ◆ Information from consumer reporting agencies; public records and data collection, such as your obligations with others and your credit worthiness.

Information We May Disclose and To Whom We May Disclose Information

The nonpublic personal information the listed companies may collect as described above may be disclosed in order to deliver services to you, provide customer service or administer your account.

◆ Disclosures Permitted by Law

We may disclose all of the nonpublic personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services such as providing customer assistance, protecting against fraud, and maintaining software for us. We also disclose information in response to requests from law enforcement agencies.

◆ Disclosures to Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as other consumer lenders, mortgage lenders and retail credit sellers.

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

Information Regarding Former Customers

We do not disclose nonpublic personal information about former customers with inactive accounts, except in accordance with this privacy policy.

Our Security Procedures

We restrict access to nonpublic personal information about you to those employees whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. We employ security techniques designed to protect our customer data. We provide training and communications programs designed to educate employees about the meaning and requirements of our strict standards for data security and confidentiality. {Continued on the next Page}

Changes to this Privacy Policy

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current customers with a revised notice that describes our new practices.

Our companies are listed in the next Column. Each of these companies values its relationship with you and appreciates the opportunity to bring you our financial services.

These lenders are licensed and examined by the State of Texas – Office of Consumer Credit Commissioner. Call the Consumer Credit Hotline or write for credit information or assistance with credit problems. Office of Consumer Credit Commissioner, 2601 North Lamar Blvd., Austin, Texas 78705-4207, (512) 936-7600, (800) 538-1579.

IMPORTANT NOTICE

Mailing or delivering this form to any address other than that office which handles your account may be ineffective to exercise your right to opt out of disclosure of your nonpublic personal information.

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