

**FACTS**

**WHAT DOES PAYCHECK DIRECT DO WITH YOUR PERSONAL INFORMATION?**



<b>Why?</b>	<p>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.</p>
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Personally identifying information used by the group through which you became associated with PayCheck Direct, whether your employer, association, union or other organization. (For ease of reference in this policy, we will refer to these organizations collectively as “Group.” Depending on your Group, the personally identifying information about you may include your Social Security number or a portion thereof, your employee or member number or other identifying information, home and e-mail address, telephone number, compensation, employment tenure, employment status and age.)</li> <li>• To be eligible under the PayCheck Direct Program, we typically set eligibility criteria through your Group. That can include your length of employment or association membership, income information, full or part time employment status, whether you are a seasonal employee, whether you are on leave and whether you have expressed an intention to retire or go on leave.</li> <li>• Retail Installment Contract balances and payment history</li> </ul> <p>When you pay off your Retail Installment Contract, we continue to share information about you according to our policies.</p>
<b>How?</b>	<p>All financial companies need to share customers’ personal information to run their everyday business – to process transactions and maintain customer loan records. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons PayCheck Direct chooses to share, and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does PayCheck Direct Share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> to process your transactions and maintain your Retail Installment Contract records	Yes	No
<b>For our marketing purposes –</b> to continue sending catalogs and marketing other products and services to you	Yes	Yes (Check your choices below)
<b>For joint marketing with other financial companies</b>	No	We don’t share

<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	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	We do not share with any non-affiliates <i>other than your Group</i> . It is necessary for us to share your information with your Group to determine your eligibility to participate in PayCheck Direct, to indicate whether you have made purchases including the amount of those purchases and, where applicable, in order to process your payments. To determine how your information is used by your Group or to limit its use, you must contact your Group directly.
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Visit us online: <a href="http://PayCheck Direct.com/privacy">PayCheck Direct.com/privacy</a></li> <li>• Mail in the form below</li> </ul> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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>	

**Questions?**Email us at: [customer.service@mypaycheckdirect.com](mailto:customer.service@mypaycheckdirect.com)

## Mail-In Form

### Mark any/all you want to limit:

- Do not use my personal information to market PayCheck Direct products to me. **(Note that this means you will no longer receive PayCheck Direct catalogs from PayCheck Direct. Some marketing materials are distributed by your Group, which is outside of our control.)**

Name		<b>Mail to:</b> PayCheck Direct 6250 Ridgewood Rd St Cloud MN 56303 Attn: Privacy and Security
Address		
City, State, Zip Code		
Referring Employer or Association (Optional)		
E-Mail Address (Optional)		

## Who we are

<b>Who is providing this notice</b>	PayCheck Direct
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## What we do

<b>How does PayCheck Direct 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.
<b>How does PayCheck Direct collect my personal information?</b>	<p>We collect your personal information, for example, when</p> <ul style="list-style-type: none"> <li>• the Group you are affiliated with for PayCheck Direct purposes provides us with your information (for example: your employer, union or association)</li> <li>• you enter into an Retail Installment Contract</li> <li>• you make payments on your Retail Installment Contract</li> <li>• you give us your contact information</li> <li>• you pay us by payroll deduction, ACH, check or other means</li> </ul> <p>We also collect your personal information from others, such as other companies</p>

<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <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 to nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for a Retail Installment Contract I entered into jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your Retail Installment Contract.</p>

<h2>Definitions</h2>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include nonfinancial companies, such as order fulfillment, and financial companies, such as benefit and payment processing companies.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include the Group you are affiliated with for PayCheck Direct purposes provides us with your information (for example: your employer, union or association).</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

<h2>Other important information</h2>	
<p>None</p>	