

**FACTS**

**WHAT DOES [BRANCH DBA NAME] (hereafter “Lender”) DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

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.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- transaction history and credit history

**How?**

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 Lender chooses to share; and whether you can limit this sharing.

**Reasons we can share your personal information      Does Lender share?      Can you limit this sharing?**

<b>For our everyday business purposes –</b> such as to process your 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	No
<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

**To limit our sharing**

- Mail the form below

Please note:

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.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800-831-5311

Directions: Please Print Legibly

**Mail-in Form**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

**Name**

**Address**

**City, State, Zip**

**Mail To:**

[BRANCH DBA NAME], Attn: Opt Out  
P.O. Box 1947  
Greenville, SC 29602

## Who we are

### Who is providing this notice?

Affiliated consumer finance, industrial loan and thrift, regulated loan, supervised lender, industrial loan, and small loan companies.

## What we do

### How does Lender protect my personal information?

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.

### How does Lender collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your income information
- apply for a loan or provide employment information
- show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates are Covington Credit, Quick Credit, Southern Finance and mymoneytogo.com.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include debt collectors, consumer finance lenders, industrial loan, rent to own, insurance, management, auto club, and direct marketing companies.*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include jewelers, dentists, insurance, furniture, appliance, auto service, and auto club companies.*

## Other important information

**Entities jointly providing this notice:** Covington Credit, Inc. d/b/a Covington Credit and d/b/a Southern Finance; Covington Credit of Alabama, Inc. d/b/a Covington Credit and d/b/a Quick Credit; Covington Credit of Georgia, Inc. d/b/a Covington Credit and d/b/a Southern Finance; Covington Credit of Texas, Inc. d/b/a Covington Credit and d/b/a Southern Finance; Quick Credit Corporation d/b/a mymoneytogo.com and d/b/a Quick Credit; Southco Reinsurance, Ltd.; Southern Finance of South Carolina, Inc. d/b/a Covington Credit, d/b/a mymoneytogo.com, d/b/a Quick Credit and d/b/a Southern Finance; Southern Finance of Tennessee, Inc. d/b/a Covington Credit, and d/b/a Quick Credit; and Southern Management Corporation.

For questions or complaints about this loan, contact [BRANCH DBA NAME] at (866) 413-1836, P. O. Box 1947, Greenville, S.C. 29602, and [www.mymoneytogo.com](http://www.mymoneytogo.com). The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: [occc.texas.gov](http://occc.texas.gov). E-mail: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**COVINGTON  
CREDIT**

**QUICK CREDIT**

**SMC**  
SOUTHERN MANAGEMENT  
CORPORATION  
[mymoneytogo.com](http://mymoneytogo.com)<sup>®</sup>

**SOUTHERN  
FINANCE**