

This Privacy Notice ("Notice") covers Advance America, Cash Advance Centers, Inc. and the members of its family of companies operating in various states, under the names Advance America®, Advance America® Cash Advance Centers and National Cash Advance®. **This Notice does not cover Advance America, Cash Advance Centers of California, LLC, operating in California under the name Advance America, Cash Advance Centers®, and Advance America®.** This Notice explains the type of information we collect and may share. Additionally, this Notice explains how you can prevent us from sharing certain information about you within the Advance America® family of companies and with others. The information contained in this Notice applies to you if you have applied for a financial product or service and if you are a current customer. Finally, this Notice explains how we protect your customer information. For questions about our Notice, you can contact us at 1-888-310-4238 or visit our Web sites at www.advanceamerica.net or www.nationalcashadvance.com.

I. CONFIDENTIALITY AND SECURITY.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal law to guard your nonpublic personal information.

II. CATEGORIES OF INFORMATION WE COLLECT.

We collect nonpublic personal information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, companies within the Advance America® family of companies, or others;
- Information we receive from a consumer reporting agency; and
- Information we receive from other nonaffiliated third parties.

III. CATEGORIES OF INFORMATION WE DISCLOSE.

Unless you opt out using the form below, we may disclose all the information we collect, as described above, to the Advance America® family of companies and nonaffiliated third parties in accordance with applicable law.

IV. CATEGORIES OF PARTIES TO WHOM WE DISCLOSE.

A. THE Advance America® FAMILY OF COMPANIES.

Unless you tell us not to, we may share with the Advance America® family of companies certain information about you including:

- Information we obtain from your application or otherwise, such as your assets and income;
- Information we obtain from a consumer report, such as your credit history;
- Information we obtain to verify representations made by you, such as your checking account information; and
- Information we obtain from a person regarding their employment, credit, or other relationship with you, such as your employment history.

The categories of companies within the Advance America® family of companies who may receive this information are:

- Financial services providers, such as lenders, collection agencies, loan brokers, check cashers, post-dated check cashers, deferred deposit providers, deferred presentment providers, and delayed deposit providers; and

- Others, such as any company that may offer a product or service that we believe would be useful, helpful and convenient to you.

Under the Fair Credit Reporting Act, we may share within the Advance America® family of companies "experience" information, such as your account history and experiences with us. You cannot prevent us from sharing "experience" information with our Advance America® family of companies. **Additionally, unless you tell us not to, we may also share "nonexperience" information among the Advance America® family of companies, which is described above.**

If you prefer that we not disclose nonexperience information about you to our Advance America® family of companies, you may opt out of those disclosures, that is, you may direct us to not make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to our Advance America® family of companies, you may complete the opt out election form provided below and mail it to us at the address indicated on the form. *If you have a joint account, a decision to opt out provided by one participant of the account will affect all participants.*

B. NONAFFILIATED THIRD PARTIES.

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

- Financial services providers, such as lenders, collection agencies, loan brokers, check cashers, post-dated check cashers, deferred deposit providers, deferred presentment providers, and delayed deposit providers;
- Non-financial companies, such as retailers; and
- Others, such as any person or company that offers a product or service that we believe would be useful, helpful and convenient to you.

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

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us to not make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may complete the opt out election form provided below and mail it to us at the address indicated on the form. *If you have a joint account, a decision to opt out provided by one participant of the account will affect all participants.*

C. SERVICE PROVIDER/JOINT MARKETING COMPANIES.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, such as banks. Your right to opt out, as described below, does not apply to the disclosures described in this subsection, which are permitted by law.

V. NOTICE OF FURNISHING NEGATIVE INFORMATION .

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

VI. OPT OUT ELECTION FORM.

Important Note: This Notice may not be sent via email or facsimile. A printed version of this Notice must be completed and mailed to the address below.

Please read the choices below carefully. If you elect to limit our sharing of certain information about you (other than disclosures permitted by law), please check either or both of the appropriate box(es):

If you prefer that we not disclose nonexperience information about you to our Advance America® family of companies, you may direct us not to make those disclosures (other than disclosures permitted by law) by checking the box and mailing this form to us at: Advance America®, Cash Advance Centers, Inc., Attn: Opt Out, P.O. Box 3058, Spartanburg, SC 29304-3058; and/or

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may direct us not to make those disclosures (other than disclosures permitted by law) by checking the box and returning this form to us at: Advance America®, Cash Advance Centers, Inc., Attn: Opt Out, P.O. Box 3058, Spartanburg, SC 29304-3058.

Your Choice To Limit Marketing.

You may limit our affiliates from marketing their products or services to you based on information that we share with them, such as your income, your account history with us, and your credit score. This limitation does not apply in certain circumstances, such as if you currently do business with one of our affiliates or if you ask to receive information or offers from them. To limit marketing offers check the box and follow the directions below.

If you do not want our affiliates to market their products or services to you based on information that we share with them, please check the box and mail this form to us at: Advance America®, Cash Advance Centers, Inc., Attn: Opt Out, P.O. Box 3058, Spartanburg, SC 29304-3058.

If you have chosen any or all of the options above, your opt out will apply to all services you receive from us, even if you become an inactive customer. You may exercise your right to opt out at any time by mailing this notice or a copy thereof to us at the address indicated below. You may also revoke your decision to opt out at any time by mailing to us at the address indicated below, verification of such decision.

**Please mail to: Advance America®, Cash Advance Centers, Inc.
Attn: Opt Out
P.O. Box 3058
Spartanburg, SC 29304-3058**

Signed _____

Name _____ (Please Print)

Address _____

City _____ State _____ Zip Code _____

Phone (____) _____

Soc.Sec.No. _____

Date _____