

PRIVACY POLICY

Rixmann Companies, Pawn America Minnesota, L.L.C. also d/b/a My Bridge Now, Pawn America Wisconsin, LLC, Payday America, Inc., Pawn America Family Limited Partnership, and PAL Card Minnesota, LLC d/b/a CashPass Network, and their Affiliates, (collectively and individually the “Rixmann Companies,”) respect your privacy, and we assure you that we take the protection of your personal information very seriously. We therefor provide this Privacy Policy to disclose our information collection, utilization, and sharing practices for our Site. This Privacy Policy applies to any website or mobile application that includes, attaches, references, or links to this Privacy Policy (our “Site”). Unless explicitly provided herein, this Privacy Policy does not apply to the practices of companies that the Rixmann Companies do not own or control or to people that the Rixmann Companies do not employ or manage. If you do not agree to these terms, do not access our Site or other related services. The information we receive from you depends on what you do when you visit our Site. Except as described in this policy, we do not sell, rent, share or disclose your personally identifiable information to or with any other organizations.

In addition to this Privacy Policy, our Site may provide additional disclosures and policies that relate to the collection, use, and sharing of your information in relation to various financial services, including without limitation disclosures required by third parties such as banks that receive and process the information you provide through our Site. Please review these additional disclosures and policies for more information.

TYPE AND USES OF INFORMATION WE COLLECT FROM YOU:

Personally Identifiable Information (“PII”) – Generally, you can visit our Site without revealing any personal information about yourself. At times, though, we may need information about you. Unless otherwise indicated, the information we request is optional. We may gather certain personal information from you to help us better serve you through e-commerce transactions and promotions, as well as to respond to inquiries and provide employment information and opportunities. We only collect personally identifiable information when you choose to reveal it to us.

Our Site collects information from our web forms that may be displayed on our Site. At these places, we may ask you to give us contact information (like name, title, email address, phone number, nearest store, social security number, birthday, company name, and address, along with answers to questions topical to the web form and an ability to state additional information).

When you submit an inquiry about a job at the Rixmann Companies through our Site, we may ask for information such as your name, address, telephone number, email address, career selection, nearest store, and a brief description of your related work experience with an option to upload your resume. We may use the information you provide to match your experience and preferences with the job openings we have, and someone from the Rixmann Companies may contact you about a possible employment opportunity. Please note that by submitting your information regarding employment opportunities with the Rixmann Companies, you authorize us to transmit and store your information in our recruitment database.

When you email a question to one of our team members, we receive your email address and any other information you choose to include in your email. If you use other web forms to submit inquiries or sign up for mailing lists or other information, we will collect the information you submit. If we receive similar questions from other users, we may post the most frequently asked questions on our site under a “Q & A” section. The question we post may be similar to, or the same as, the question you submitted, but we will not identify you (or anyone else) as the questioner.

In other areas of our Site we may ask for your email address and solicit information about the Rixmann Company products you enjoy most, other products you might enjoy, and similar questions in order to create convenience for the consumer to activate preference features or enrollment opportunities.

The primary purpose of many web forms is to allow you to request and purchase information, products, and services from us, including without limitation to apply for financial related services subject to the terms and conditions, disclosures, and privacy policies related to those services and the third parties with which the Rixmann Companies work to offer those services. Our Site collects information when you make purchases, such as your name, e-mail, phone number, physical address, and purchase history. We use the information you provide to process your applications and otherwise provide the product and services you request, as well as support for those products and services. We and our Affiliates may use your PII to send you information and advertising about our companies and their products and services including without limitation to provide you with products and services you have expressed interest in, requested, and/or purchased. We also reserve the right, but not the obligation, to contact you regarding changes to this Privacy Policy and other matters relevant to our Site.

INFORMATION AUTOMATICALLY COLLECTED:

When you visit our Site, we may collect some information automatically. By collecting this information, we get a better understanding of your needs and what products and services we can develop to meet those needs. Some of the information we automatically collect is necessary for the proper functioning of our Site, such as cookies as explained below. All the information we gather helps us understand your preferences and how well our Site is functioning so we can continually improve your online experience with us.

Links, Embedded Content, and Buttons – We may keep track of how you interact with links across our services, including our email notifications. We do this to help improve our services, provide information and advertising, and to be able to analyze aggregate click statistics such as how many times a particular link was clicked on. Our Site may contain links to other websites, content embedded in our Site that comes from or relates to other websites and services, and buttons from other websites and services such as social media websites like YouTube, Facebook, Twitter, Pinterest, Foursquare, and Instagram. Several of these third parties may use cookies or other tracking devices to collect and track information about you across the Internet. We are not responsible for the privacy practices or the content of these other websites or their data collection practices. You should check the privacy policies of these other websites when providing

personally identifiable information or to find out what other information they collect from users, whether while on their platform or website or in relation to links, buttons, or embedded media on our Site or elsewhere.

Information From Your Computer – We may ourselves, or through our third party service providers, collect information about your computer, such as the browser, operating system, IP address, country and other geolocation data, date and time of visit, whether you are using a mobile device, referring websites, the search engine queries you used to get to our Site, the pages of our Site you visit and your activities on our Site such as what images, videos, or other imbedded media you view, as well as the amount of time spent on our pages, and the number of pages visited. Some of this information may be collected using cookies, as further explained below. This information is used for a variety of purposes to improve our Site and its content, including without limitation to gather broad demographic data, identify trends and statistics, help diagnose problems with our server, and to administer our Site and its content. We may also collect and share information between pages of our Site for the proper functioning of our Site, as well as authentication. We may also use this information to provide you with information and advertising regarding our products and services.

SMS/Text Notification Policy - We will use the information we obtain in connection with our SMS/text messaging in accordance with this SMS/Text Notification Privacy Policy which is a part of this Privacy Policy. We collect the following personal information about you in the context of our text messaging program: your name, mobile phone number, and texting preferences (opt-ins and opt-outs). We use this information to manage our text messaging program, including to send you text messages. Your wireless carrier may collect data about your wireless device usage, and its practices are governed by its own policies. We take measures to protect your sensitive personal information but cannot guarantee its security in transit or storage

Cookies - Our Site may use "cookies" to provide information on your computer. Cookies are pieces of data that a website can send to your browser, which may then be stored on your device. We may use both session and persistent cookies on our own or through our third party service providers as described below. Cookies may save your preferences while you are at our Site, such as allowing for persistent login on pages that require logging in, and we may use them to provide you with tailored information and tracking as you use our Site. Cookies help us, among other things, to determine which areas of our Site are popular by tracking hits to those areas, which may in turn allow us or our third party providers to provide you with targeted information or advertising regarding our products and services. By modifying your browser preferences, you have the choice to accept cookies, to be notified when a cookie is sent, or to reject cookies. The rejection or limitation of cookies by your browser may limit your ability to use our Site.

Third-Party Service Providers - We may use a variety of third-party services to help provide our services, to help us understand the use of our services, provide information and provide advertising regarding our Site and our products and services. Third party services providers may include, but are not limited to Google Analytics and a variety of third party social media platforms used such as YouTube, Facebook, Twitter, Pinterest, Foursquare, and Instagram. In addition, we may collect PII and other information in your applications for credit cards, loans, and other financial services, and that information may be shared with or directly collected

through our Site by financial institutions such as Metropolitan Commercial Bank and MetaBank to process your application and provide services. These third-party service providers may collect, store, and share information as further dictated by the privacy policies and disclosures of those third parties.

We may obtain services by companies for our Site design, hosting, and online Ebay store for you to buy goods and services. We are not responsible for information collected by Ebay and you should review their privacy policy at <http://pages.ebay.com/help/policies/privacy-policy.html> for more information about what information they collect from you.

We may use services through companies such as Google and Facebook to target ads to you related to your usage of our Site, such as to display advertising for our Site, products, and services on other websites you visit based on your activities on our Site in the past. Google, Inc. may utilize the data collected to track and examine the use of our Site, to prepare reports on its activities and share them with other Google, Inc. services. Google, Inc. may also use the data collected to contextualize and personalize the ads of its own advertising network. You may view Google's privacy policy here: <http://www.google.com/intl/en/policies/privacy/>, with more information located here: <http://www.google.com/policies/privacy/partners/> (including information regarding how to control how information is shared through your Ads Settings) and here: <https://support.google.com/analytics/answer/6004245?hl=en>. You may opt out of Google Analytics data as instructed here: <https://tools.google.com/dlpage/gaoptout>. Facebook similarly provides more information regarding the information it collects and how it is used in relation to advertising along with methods to opt out of collecting and sharing of information here: <https://www.facebook.com/settings?tab=ads>.

Web Beacons - We may employ web beacons (also called single-pixel gifs), which are customized links or similar technologies, on our Site and when sending you messages, newsletters, or promotional emails or in using third party service providers. Web beacons allow us to (a) determine whether you have opened, or acted upon, a promotional email and which links you have clicked on in order to deliver to you more focused communications and other content, (b) allow us to count the number of users who have visited certain webpages and effectively deliver services, and (c) enable us to compile aggregated statistics and determine the efficacy of promotions by using web beacons from third parties.

We may combine information we collect from or about you from various sources including public information we obtain about you to identify you and to provide you with products and services, information, and advertising.

SHARING OF YOUR INFORMATION

We will not sell, rent or lease your information to others without your consent, except as provided in this Privacy Policy. In general, the information you provide will be used to support your customer relationship with us and to enhance and improve our Site, products, services, and advertising.

We may engage third party service providers, consultants, and independent contractors to perform functions and provide services for us including without limitation those third-party service providers mentioned in this Privacy Policy. We may share the information we collect through our Site with these service providers so that they can perform services for us in relation to our Site and our business. For example, we may share your information with our advertising and email vendors so that they can provide services to us such as emailing you about our products and services. We may also share information we collect with service providers providing you services in relation to our Site as stated elsewhere in this Privacy Policy, including without limitation financial services such as credit cards and loans.

When submitting information regarding jobs, the information you submit is used only for recruiting purposes and is not shared with any third party except for purposes of evaluating your application or inquiry. You authorize us to transmit and store your information in our recruitment database, and to circulate that information as necessary for the purpose of evaluating your qualifications for job vacancies at the Rixmann Companies.

We may share information we collect about you between the Rixmann Companies and their Affiliates. Affiliates, for purposes of this Privacy Policy, shall mean any parent or subsidiary entities and any entity controlling, controlled by or under common control of the entity, where “control” is defined as (a) the ownership of at least fifty percent (50%) of the equity or beneficial interests of such entity, (b) the right to vote for or appoint a majority of the board of directors, managers, governors or other governing body of such entity, or (c) the power to exercise a controlling influence over the management or policies of the entity.

In addition to the situations described above, we may use and disclose visitor information in special instances when we have reason to believe disclosing this information is necessary to identify, contact, or bring legal action against someone who may be causing injury to or interfering with our rights or property, other Site visitors, or anyone else. We may disclose visitor information when subpoenaed, for government investigations, and when we otherwise believe in good faith that the law requires it.

OTHER INFORMATION PRACTICES

Access to Personal Information for Reviewing, Editing, and/or Removing - If you wish to discuss this Privacy Policy and the information we collect, you may contact us at the address provided in this Privacy Policy. At this time we may not be able to specifically identify and provide you with all of the information we have collected about you for your review, editing, or removal from our databases. In order to provide you with any information, the Rixmann Companies may, but are not required to, request that you prove your identity to the satisfaction of the Rixmann Companies.

Security - We take commercially reasonable steps to protect data, particularly financial information, transmitted through our Site. We cannot and do not ensure or warrant the security of any information you transmit to us or from our online products or services. You transmit information to us at your own risk and should take all necessary precautions regarding the

information you transmit, either to our Site or elsewhere on the Internet.

Children - Protecting the privacy of children is very important to us. For that reason, our Site does not solicit, collect or maintain personally identifiable information from users we actually know are under age 13. If you are a parent or guardian, please contact us if you believe information regarding a child has been collected by us through our Site.

Business Transfers - In the event that we are involved in a bankruptcy, merger, acquisition, reorganization or sale of assets or change in our ownership or control, your information may be sold or transferred as part of that transaction. The promises in this Privacy Policy will apply to your information as transferred to the new entity.

Do Not Track - Presently our Site does not honor “do not track” settings on web browsers and does not offer you the opportunity to request that we not track your use of its services except as otherwise stated in this Privacy Policy.

Changes to this Policy - We may revise this Privacy Policy from time to time. The most current version of the policy will govern our use of your information and will always be at www.pawnamerica.com. Please check this URL often for changes. By continuing to access or use our Site after those changes become effective, you agree to be bound by the revised Privacy Policy.

Subject to Terms of Use - This Privacy Policy is further subject to the terms set forth in any website terms of use (see www.pawnamerica.com) or legal disclaimers including without limitation all provisions regarding warranty disclaimers, limits of liability, and dispute resolution mechanisms such as the jurisdiction and forum provisions.

Contacting Us - If you have additional questions about our use of information, please email us at info@pawnamerica.com or phone us at 855-745-0707.

Effective Date: March 31, 2022

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