

# Privacy Notice

Rev. 07/2025

|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| FACTS | WHAT DOES 1F CASH ADVANCE LLC DO WITH YOUR PERSONAL INFORMATION                                                                                                                                                                                                                                                                                                                                                                                                             |
| WHY?  | Financial companies determine how they share your personal information. Federal law grants consumers the right to limit certain types of sharing, though not all. It also requires us to explain how we collect, use, and safeguard your personal data. Please review this notice carefully to understand our practices.                                                                                                                                                    |
| WHAT? | <p>The personal information we collect and share depends on the type of loan product you are applying for. This information may include:</p> <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Transaction history and overdraft history</li><li>• Employment history and checking account details</li><li>• Credit history and credit scores</li><li>• Data collected through cookies and other technologies as outlined below</li></ul> |
| 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 1F Cash Advance chooses to share; and whether you can limit this sharing.                                                                                                                                                                  |

| Reasons we can share your personal information                                                                                                                          | Does 1F Cash Advance share? | Can you limit this sharing? |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| For our everyday business purposes – such as to process your online lending transactions, respond to court orders and legal investigations, or report to credit bureaus | Yes                         | No                          |
| For our marketing purposes – to offer our products and services to you                                                                                                  | Yes                         | No                          |
| For joint marketing with other financial companies                                                                                                                      | Yes                         | No                          |
| For our affiliates’ everyday business purposes – information about your transactions and experiences                                                                    | Yes                         | Yes                         |
| For our affiliates’ everyday business purposes – information about your creditworthiness                                                                                | Yes                         | Yes                         |
| For our affiliates to market to you                                                                                                                                     | Yes                         | Yes                         |
| For nonaffiliates to market to you                                                                                                                                      | No                          | We Don’t Share              |

|                      |                                                                                                                                                                                                                                                                                                                                                     |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| To limit our sharing | <p><b>Please note:</b></p> <p>If you are a new customer, we may begin sharing your information 30 days after the date this notice was provided. Even if you are no longer our customer, we will continue to share your information as outlined in this notice.</p> <p>However, you may contact us at any time to request limits on our sharing.</p> |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|            |                     |
|------------|---------------------|
| Questions? | Call 1-720-428-2247 |
|------------|---------------------|

| Who are we                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice?                                                      | Check-cashing, payday advance providers, vehicle secured credit providers, creditors, and financial service providers operating under the 1F Cash Advance name as set forth below.                                                                                                                                                                                                                                                                                                                                   |
| Who do you contact with questions or concerns about your privacy?                  | Contact us at <a href="mailto:info@1firstcashadvance.org">info@1firstcashadvance.org</a> or 1942 Broadway St., STE 314C Boulder, CO 80302                                                                                                                                                                                                                                                                                                                                                                            |
| What do we do                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| How does 1F Cash Advance 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. We use SSL encryption when you enter personal information in our forms. Look for the padlock icon in your browser indicating a secure form. Otherwise, we do not use encryption.                                                                                                                           |
| How does 1F Cash Advance collect my personal information?                          | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Complete an online loan application</li><li>• Provide your income details</li><li>• Make a payment by check or share employment information</li><li>• Present a government-issued identification</li><li>• Inquire about our loan products in any other way</li></ul> <p>We may also obtain your personal information from other sources, including credit bureaus, affiliates, and other companies.</p> |
| Why can't I limit all sharing?                                                     | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes, specifically information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing with nonaffiliates for marketing purposes</li></ul>                                                                                                                                                                       |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to all account holders, unless you instruct us otherwise.                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Definitions                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Affiliates                                                                         | <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 financial companies operating under the 1F Cash Advance name</li></ul>                                                                                                                                                                                                                                                                     |
| Nonaffiliates                                                                      | <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 lenders; banks; collection agencies; check-cashers; tax preparers; pawnbrokers; rent-to-own; money transmitters; retailers; web analytics providers; prepaid card providers.</li></ul>                                                                                                                                |

|                        |                                                                                                                                                                                                                                                                                                                                    |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• Our joint marketing partners include lenders; banks; tax preparers; money transmitters; brokers; pawnbrokers; mortgage companies; and retailers.</li></ul> |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| California Disclosures          | Does 1F Cash Advance share?                                                                                                                                                                                                                                                                        | Can you limit this collection?                |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| <b>DNT Codes</b>                | Do Not Track (DNT) is a privacy preference that users can set in their web browsers. While the United States Federal Trade Commission has endorsed DNT, our website does not support DNT codes.                                                                                                    | Yes, you may disable cookies in your browser. |
| <b>Tracking Across Websites</b> | Except for the use of analytics cookies as described above, our website limits tracking to internal purposes and does not track users across multiple websites. However, other websites we link to may do so. Please review their privacy policies to understand how they may track your activity. | No                                            |
| <b>Limiting Sharing</b>         | See "To Limit Our Sharing" above.                                                                                                                                                                                                                                                                  | Yes, with Opt-Out                             |