



Privacy Policy

FACTS: WHAT DOES CHECK N TITLE LOANS 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: - Transaction history and income - Credit History - Account Balance - Payment History - Social Security number information. - Checking account When you are no longer a customer, we continue to share your information as described in this notice.
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 Check N Title Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do the Check N Title Loans companies share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), 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	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your credit worthiness	No	No
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

If you have any questions or concerns, please call us at 214-381-3333.

Who Are We?	
Who is providing this Policy?	Check N Title Loans is a Credit Access Business which provides, or arranges, for consumers to obtain various financial products such as loans.
What We Do?	
How does Check N Title Loans 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 Check N Title Loans collect my personal information?	We collect your personal information, for example, when you apply for a loan or make a wire transfer.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for non-affiliates to market to you • sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you • affiliates from using your information to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account, I hold jointly with someone else?	The decisions you make will affect all parties on the account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. We do not have any affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include lenders; banks; collection agencies; check-cashers; tax preparers; brokers; pawnbrokers; rent-to-own, mortgage and insurance companies; and retailers.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include lenders; banks; tax preparers; brokers; pawnbrokers; mortgage companies; and retailers.

Online Tracking

We partner with companies that deliver ads for our financial products and services on sites that you visit on the web. In order to provide you with a more appropriate online experience, some of our ads that you may see are based on your previous online activity on our websites and other websites. Information about your online activities, combined with other information, may be used to select an ad for a product or service that better matches your interests - which is called online behavioral advertising (OBA) or interest-based advertising.

You can opt out from receiving ads based on your online behavior by visiting the Digital Advertising Alliance (DAA) opt out page at <http://www.aboutads.info/choices/>. If you elect to opt out of OBA, you will still see ads, but they may not be as pertinent to you. Please keep in mind that opting out is cookie-based and will only affect the specific computer and browser on which the opt-out cookie is applied. If you delete your browser cookies or if you use a different computer or a different browser and want to continue to be opted out of OBA, you will need to opt out again.

To Limit our Sharing

-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. Please email support@checkntitle.com to opt out.

If you have any questions or concerns, please call us at 214-381-3333.

HMS Lending Privacy Policy

FACTS: WHAT DOES HMS LENDING 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: - Transaction history and income - Credit History - Account Balance - Payment History - Social Security number information. - Checking account When you are no longer a customer, we continue to share your information as described in this notice.
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 HMS Lending LLC choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do the HMS Lending LLC Companies share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), 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	No	We do not share.
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your credit worthiness	No	We do not share.
For our affiliates to market to you	No	We do not share.
For non-affiliates to market to you	No	We do not share.

If you have any questions or concerns, please email us at hmslending@gmail.com.

Who Are We?	
Who is providing this Policy?	HMS Lending LLC is an unaffiliated 3 rd party lender to Check N Title Loans.
What We Do?	
How does HMS Lending LLC 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 HMS Lending LLC collect my personal information?	We collect your personal information, for example, when you apply for a loan or make a wire transfer.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for non-affiliates to market to you • sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you • affiliates from using your information to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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If you have any questions or concerns, please email us at hmslending@gmail.com.

Customer Communication Consent

By submitting your information through this website or applying for a loan with Check N Title Loans, you agree that we may contact you by phone call, text message, and/or email regarding your application, account, payment reminders, servicing, and other important account-related information.

Text Message Consent (SMS)

By providing your mobile phone number, you expressly consent to receive recurring automated and non-automated text messages from Check N Title Loans regarding:

- Loan applications and approvals
- Account updates and payment reminders
- Title and lien updates
- Customer service communications

Message frequency varies. Message and data rates may apply. Consent to receive text messages is not required as a condition of obtaining a loan or services.

You may opt out of SMS communications at any time by replying **STOP** to any text message. For assistance, reply **HELP** or contact us at **(214) 381-5200**.

Phone Call Consent

By providing your phone number, you consent to receive calls from Check N Title Loans, including calls made using an automatic telephone dialing system or prerecorded or artificial voice, regarding your application, account, collections, servicing, and customer service needs.

Email Communication Consent

By providing your email address, you consent to receive emails from Check N Title Loans regarding loan documents, disclosures, statements, account notifications, servicing, and other account-related communications.

Privacy & Opt-Out

Your consent is voluntary and may be revoked at any time. To opt out of communications, contact us at:

Email: support@checkntitle.com

Phone: (214) 381-5200