

Fair & Accurate Credit Transaction Act Notice

A credit decision is based partly on information obtained in your credit bureau, as well as verification of the information you provide.

We may also report information about your account to credit bureaus. This reporting may include late payments, missed payments, and/or other defaults on your account that will reflect on your credit report.

Accurate reporting is done monthly and can only be edited to reflect incorrectly reporting data.

The FACT Act provides for a free copy of your credit report annually. Visit www.annualcreditreport.com to obtain your copy and review your information for accuracy.

Consent to Contact:

By using this website, you consent to receiving phone calls, texts, emails, letters, and other forms of contact from American First Financial Services, Inc. with information regarding your application, inquiries, loan information, collection of your account, and marketing.

For applications and inquiries, this consent is valid for 30 days from the date of first contact. For existing loan customer, your consent will remain in effect for the duration of our business relationship. Your consent applies to American First Financial Services only and does not apply to third-party communications.

WHAT DOES AMERICAN FIRST FINANCIAL SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?

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.

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

- The last 4 digits of your social security number
- Personal information such as name, address, and place of employment
- Credit History
- Account balances and payment history

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 American First Financial Services (AFFS) chooses to share; and whether you can limit this sharing.

For our everyday business purposes - such as to process your payments, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus - Sharing cannot be limited.

For our marketing purposes – to offer our products and services to you - Sharing cannot be limited.

For joint marketing with other financial companies - We do not share

For our affiliates' everyday business purposes – information about your transactions and creditworthiness - We do not share

For our nonaffiliates' everyday business purposes – information about your creditworthiness - You may limit sharing

For our affiliates to market you - We do not share

For nonaffiliates to market you - We do not share

QUESTIONS? Call us at 225-928-7851 to speak to a representative. You may contact us to limit our sharing.

WHO IS PROVIDING THIS NOTICE? We are American First Financial Services, Inc. located at 135 Croydon Avenue, Suite B in Baton Rouge, Louisiana.

HOW DOES AFFS COLLECT MY PERSONAL INFORMATION? We collect your personal information, for example, when you:

- Apply for a loan
- Pay your bill
- Show your driver's license and income verification

We also collect your personal information from others, such as credit bureaus, your employer, and 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
- Sharing for nonaffiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market you
- Sharing for nonaffiliates to market you

Your choices will apply to everyone on your account, unless you tell us otherwise.