Privacy Notice

Rev.09/2026

FACTS	**WHAT DOES POPULUS 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: • Social Security number and checking/debit account information • Transaction history and income • Credit history and assets
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 Populus chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Populus 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
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	Yes	Yes

To limit our sharing	• Call 800-224-4338 **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* a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?	Call 800-224-4338

Who we are	
Who is providing this notice?	Populus Financial Group, Inc. companies that utilize the names: Populus Financial Group, Inc., ACE Cash Express, OfferVine, Porte, Flare, FrontPay, or other companies (including, without limitation, those companies as set forth below) that may include cash advance providers, vehicle secured credit providers, creditors, and financial services providers ("Populus").

What we do	
How does Populus 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 Populus collect my personal information?	We collect your personal information, for example, when you • apply for a loan, request an advance, or make a wire transfer • cash a check or show us your government issued ID • pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or 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 • affiliates from using your information to market you • sharing for nonaffiliates to market 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?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Our affiliates include financial companies operating under the ACE or ACE Cash Express name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Nonaffiliates 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 nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners may include lenders; banks; card issuers; tax preparers; brokers; mortgage companies; and other financial services providers.

Other important information

Notice to California Residents
You may refer to the Populus Privacy Policy by visiting our website www.populusfinancial.com and clicking on the Populus Privacy Policy link located in the footer.

Provided by the following companies: Populus Financial Group, Inc. d/b/a ACE Cash Express, Porte Financial LLC, OfferVine Financial LLC, PFG EWA Acquisition LLC, ACE Credit Services, LLC, ACE South Carolina LLC, ACE Cash Express Title Loans LLC, ACE Credit Access LLC, and Ace Payment Services, Inc.