

**Midwest Finance Company
Privacy Policy**

At Midwest Finance we take great pride in our commitment to ensuring the privacy and security of our customers personal information. We value the trust that our customers have placed in us and we will continue to earn that trust by maintaining a secure environment for our customer information, and by following the practices described in this policy.

Information We Collect

We collect certain information about our customers in order to facilitate our business transactions with them. It comes from the information that you provide to us on your loan application and other forms such as your name, address and telephone number. We also collect information, such as credit history, that we obtain about you from credit reporting agencies or other institutions where you have conducted financial transactions.

Information We May Disclose

We are permitted by law to report credit related information to credit bureau reporting agencies. We are permitted to provide information in response to requests from the courts or law enforcement agencies. We may also disclose certain types of non-public personal information such as name, address, and customer or credit history to third parties not associated with Midwest Finance, such as financial service organizations, or companies that provide products or services. For example, if requested, we may provide credit reference to a business or Financial Service Company.

How We Protect Your Information

Midwest Finance has policies and practices in place that protect the security and confidentiality of our customer information. Our office policy restricts access to records and personal information about you as a customer, or former customer, to those employees who need to know that information in order to provide service or products to you.

We also maintain computer software and database safeguards, which restrict and protect access to your personal information. These safeguards include password protection for database access and employee training.

How to Restrict Our Use of Information (Opt-Out)

You have the right and the ability to restrict our use of information (other than those disclosures permitted by law) by directing us not to share your personal information with non-associated third parties. You may also do so simply by completing the attached form and forwarding it to the designated address. If you choose to restrict the sharing of information by opting out, you will also be affecting Midwest Finance's ability to provide creditworthiness and credit related information to any non-associated third party. In other words, if you have opted out, Midwest Finance would not be able to provide a direct credit reference on your behalf because we would be unable by law to share any information about you with third parties.

Changes to this policy

We reserve the right to amend this policy at any time. If any material changes are made to our privacy policy and practices, we will provide notification as required by law.

We understand that your privacy is important, and Midwest Finance is committed to protect the security of your personal information.

For Texas Only

For questions or complaints about this loan, contact Midwest Finance at 325-235-8511 or at fax number 325-235-3814. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question.

OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705.

Phone (800)538-1579. Fax (512)936-7610. Website: occc.texas.gov.

Email: consumer.complaints@occc.texas.gov.

Instructions for "Opting Out" of Disclosures to Nonaffiliated Third Parties

If you wish to "opt out" with respect to Midwest Finance's ability to disclose your nonpublic personal information to nonaffiliated third parties, you must (1) print your full name, address, and Social Security number in the spaces below (2) sign the form, and (3) mail the form to us at the following address:

Midwest Finance Corporation
Privacy Option Department
307 East Broadway
Sweetwater, TX 79556

Name

Street

City, State, Zip Code

Social Security Number

Signature

For Office Use

FAIR AND ACCURATE CREDIT TRANSACTION FACT ACT

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.