



PRIVACY NOTICE

YOUR PRIVACY IS IMPORTANT

Pioneer Credit Company understands your privacy is important. You have received this notice in accordance with applicable state and federal laws and because you are a current or potential customer of Pioneer Credit Company. This notice will help you understand what types of nonpublic personal information -information about you that is not publicly available -we may collect, how we use it and how we protect your privacy.

PIONEER CREDIT COMPANY'S PRIVACY POLICY HIGHLIGHTS

- We collect nonpublic personal information to process and administer our customers' business and to ensure that we are satisfying their financial needs.
- We have policies and procedures in place to protect nonpublic personal information about our customers.
- We do not sell nonpublic personal information about our customers to third parties, i.e., companies or individuals that are not affiliated with Pioneer Credit Company.
- We do not disclose any nonpublic personal information about our customers to anyone, except as permitted by law.
- We do not share or use personally identifiable health information for marketing purposes.
- Our Privacy Policy applies to both current and former customers.

QUESTIONS AND ANSWERS THAT DETAIL PIONEER CREDIT COMPANY'S PRIVACY POLICY

What types of nonpublic personal information does Pioneer Credit Company collect?

- Pioneer Credit Company's employees, representatives, agents and selected third parties may collect nonpublic personal information about our customers, including:
 - Information provided to us, such as on applications or other forms.
 - Information about transactions with us, our affiliates or third parties.
 - Information from others, such as credit reporting agencies, employers and federal and state agencies.
- The types of nonpublic personal information Pioneer Credit Company collects vary according to the products or services provided and may include, for example: account balances, income, assets, insurance premiums, credit reports, marital status and payment history. We also may collect nonpublic personal health information, like medical reports, for certain types of insurance policies in order to underwrite the policy, administer claims or perform other insurance or related functions.

What does Pioneer Credit Company do to protect nonpublic personal information?

- We restrict access to nonpublic personal information to those employees, and agents, representatives or third parties who need to know the information to provide products and services to our customers.
- We have policies and procedures that give direction to our employees, agents and representatives acting on our behalf, regarding how to protect and use nonpublic personal information.
- We maintain physical, electronic, and procedural safeguards to protect nonpublic personal information.

With whom does Pioneer Credit Company share nonpublic personal information, and why?

- We do not share nonpublic personal information about our customers with anyone, except as permitted by law.
- We may disclose, as allowed by law, all types of nonpublic personal information we collect to: (i) affiliated Pioneer Credit companies, agents, employees, representatives and third parties that market our services and products and administer and service customer accounts on our behalf; or (ii) other financial institutions with whom we have joint marketing agreements.
- Examples of the types of companies and individuals to whom we may disclose nonpublic personal information include banks, attorneys, trustees, third-party administrators, insurance agents, insurance companies, insurance support organizations, credit reporting agencies, registered broker/dealers, auditors, regulators, transfer agents, and reinsurers. For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services.
- We do not share personally identifiable health information unless the customer or the applicable law authorizes further sharing.

Does Pioneer Credit Company's Privacy Policy apply to its agents and representatives?

- Pioneer Credit Company's Privacy Policy applies, to the extent required by law, to its agents and representatives when they are acting on the behalf of Pioneer Credit Company.
- Please note: There may be instances when these same agents and representatives may not be acting on behalf of Pioneer Credit Company, in which case they may collect nonpublic personal information on their own behalf or on the behalf of another. In these instances, Pioneer Credit Company's Privacy Policy would not apply.

Will Pioneer Credit Company's Privacy Policy Change?

- Pioneer Credit Company reserves the right to change any of its privacy policies and related procedures at any time, in accordance with applicable federal and state laws. You will receive appropriate notice if our Privacy Policy changes.

NOTICE OF YOUR OPPORTUNITY TO OPT OUT OF INFORMATION SHARING WITH OTHER COMPANIES

Information We Can Share About You -Unless You Tell Us Not to

- We share information about you with other companies, such as banks, consumer loan companies, and insurance companies. Under the Fair Credit Reporting Act you may direct us not to share certain credit information. Examples of the kind of credit information that you may direct us not to share include: (i) certain information you provide in your application or other forms, such as your income, occupation, assets and liabilities; (ii) information we obtain about you from nonaffiliated third parties such as credit bureaus; (iii) information we obtain to verify representations made by you, such as amounts you owe on credit cards and other open lines of credit; or (iv) information we obtain from you regarding your employment, credit, or other relationship with you, such as your employment history.
- If you prefer that we not share such information, you may direct us not to share this information by completing and tearing off the bottom of this sheet and mailing it to the following address: Pioneer Credit Company, Attn: Branch Manager, P.o. Box 6206, Pearl, MS 39288.
- Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transaction and experience information that we are always permitted to share with our affiliates.

By signing I am acknowledging receipt of a copy of this Privacy Notice.

X _____
Customer's Signature Date

X _____
Customer's Signature Date

Branch No. _____ Location _____ **OPT OUT FORM**

No action is required by you at this time if you wish to permit information sharing as described in the previous section. Please consider that if you opt out of information sharing, your name may be excluded from mailings or other communications that may be of interest to you. Examples may include information about special rate programs, special promotions or other direct marketing programs.

Your preference form must be mailed in a separate envelope and should not be included in any other correspondence. We will process your request as soon as possible after we receive it.

Do not share my information

I/we elect to opt out of the sharing of information described in the previous section. I/we understand that this election may affect the availability of information I/we receive about other financial products and services offered by Pioneer Credit Company.

In order for your opt out election to be effective you must complete the following:

Applicant/Accountholder 1:

Last Name		First Name		Middle Initial
Address		City	State	Zip Code
Social Security Number	Signature			Date

Applicant/Accountholder 2 (if necessary):

Last Name		First Name		Middle Initial
Address		City	State	Zip Code
Social Security Number	Signature			Date