

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Rev. 4/2011

### FACTS

#### WHAT DOES CHECKMATE DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Checking account information and payment history</li> <li>▪ Credit history and transaction or loss history</li> </ul> When you are <i>no longer</i> a customer, we continue to share information as provided in this notice.
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Checkmate chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Checkmate share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 1-866-722-2274 or go to <a href="http://www.callcheckmate.com">www.callcheckmate.com</a>
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Who we are	
Who is providing this notice?	Pacific Rim Alliance Corporation and all affiliates doing business under the name Checkmate, as described below.
What we do	
<b>How does Checkmate protect my personal information?</b>	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.
<b>How does Checkmate collect my personal information?</b>	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> <li>▪ apply for a loan or give us your income information</li> <li>▪ provide employment information or give us your employment history</li> <li>▪ give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Checkmate does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Checkmate does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include financial companies such as credit and debit card companies.</i></li> </ul>
Other Important Information	
If you are a California resident, California law generally requires us to obtain your consent prior to disclosing your information to our affiliates and nonaffiliated third parties.	