

FACTS

WHAT DOES REGIONAL MANAGEMENT CORP. 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 may share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

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 Regional Management Corp. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Regional Management Corp. 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	No	We don't share.
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	No	We don't share.

To limit our sharing

- Call 877-762-8011

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877-762-8011

Who we are

Who is providing this notice?

Regional Management Corp. and its affiliated legal entities. Please see below in the section labeled 'Regional Management Corp. Legal Entities and Trade Names' for a full list of our legal entities and trade names.

What we do

How does Regional Management Corp. 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 Regional Management Corp. collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or Pay us by check
- Show your driver's license or File an insurance claim
- Give us your contact information

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 to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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 nonfinancial companies.

- *Our affiliates include finance companies that use, or have used, the legal and trade names located in the section below labeled 'Regional Management Corp. Legal Entities and Trade Names'.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Regional Management Corp. does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Regional Management Corp. doesn't jointly market.*

Other Information

For Texas Residents Only: For questions or complaints about your loan, contact Regional Finance Corporation of Texas at 877-762-8011 or you may find the nearest Regional Finance location by visiting our website at www.regionalfinance.com. Regional Finance 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 Regional Finance, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, TX 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

Regional Management Corp. Legal Entities and Trade Names:

ALABAMA	Regional Finance Corporation of Alabama operates, or has operated, as Regional Finance, 1 st Community Credit, Superior Financial Services, and RMC Retail.
GEORGIA	Regional Finance Company of Georgia, LLC operates, or has operated, as Regional Finance, RMC Retail, and AutoCredit Source. Regional Finance Corporation of Georgia has operated as AutoCredit Source.
IDAHO	Regional Finance Company of Idaho, LLC operates, or has operated, as Regional Finance and RMC Retail.
ILLINOIS	Regional Finance Company of Illinois, LLC operates, or has operated, as Regional Finance and RMC Retail.
INDIANA	Regional Finance Company of Indiana, LLC operates, or has operated, as Regional Finance and RMC Retail.
LOUISIANA	Regional Finance Company of Louisiana, LLC operates as Regional Finance and RMC Retail.
MISSISSIPPI	Regional Finance Company of Mississippi, LLC operates, or has operated, as Regional Finance and RMC Retail.
MISSOURI	Regional Finance Company of Missouri, LLC operates, or has operated, as Regional Finance and RMC Retail.
NEW MEXICO	Regional Finance Company of New Mexico, LLC operates as Regional Finance and RMC Retail.
NORTH CAROLINA	Regional Finance Corporation of North Carolina operates, or has operated, as Regional Finance, RMC Financial Services, RMC Retail, and AutoCredit Source.
OKLAHOMA	Regional Finance Company of Oklahoma, LLC operates as Regional Finance and RMC Retail.
SOUTH CAROLINA	Regional Finance Corporation of South Carolina operates, or has operated, as Regional Finance, Sun Finance, Anchor Finance, RMC Financial Services, and RMC Retail.
TENNESSEE	Regional Finance Corporation of Tennessee operates as Regional Finance and RMC Retail.
TEXAS	Regional Finance Corporation of Texas operates, or has operated, as Regional Finance, RMC Retail, and AutoCredit Source.
UTAH	Regional Finance Company of Utah, LLC operates as Regional Finance and RMC Retail.
VIRGINIA	Regional Finance Company of Virginia, LLC operates as Regional Finance and RMC Retail.
WISCONSIN	Regional Finance Corporation of Wisconsin operates, or has operated, as Regional Finance and RMC Retail.
OTHER STATES	Regional Finance Corporation of North Carolina d/b/a RMC Retail also operates, or has operated, in the states of Pennsylvania, Oregon, Washington, Mississippi, Idaho, and Florida.