



# FACTS

## WHAT DOES ALLTRUST NETWORKS 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 the authorized AllTrust Networks merchant. This information can include: Social Security Number, drivers license data, address, phone numbers, location, transaction history with AllTrust Networks and its retailers, third-party data and other self-reported data.  When you are <i>no longer</i> our customer, we continue to share your information as described 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 AllTrust Networks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AllTrust Networks 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 directly or through an authorized merchant utilizing our software and services	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	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>Questions?</b>	Call 800-683-4214 or go to <a href="http://www.alltrustnetworks.com/privacy-policy">www.alltrustnetworks.com/privacy-policy</a>	

## Who we are

### Who is providing this notice?

This notice applies to check cashing and other financial services provided by registered merchants utilizing software and services from AllTrust Networks.

## What we do

### How does AllTrust Networks 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 AllTrust Networks collect my personal information?

We collect your personal information, for example, when you enroll in a service, provide personal information, identify yourself, cash a check, attempt to cash a check, or other transactions with an authorized AllTrust Networks merchant. AllTrust may engage you directly with offers and promotions and we may collect further information from you related to those offers.

### 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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with an AllTrust Networks name, or are a holding of Valsoft Corp.

### Nonaffiliates

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

- We share information with non-affiliates that provide loans, insurance, debit/credit cards, money transfer, bill payment, telephony, and other financial services.

### Joint marketing

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

- Our joint marketing partners include providers of loans, insurance, debit/credit cards, money transfer, bill payment, telephony, and other financial services.

## Other important information

This notice is provided on behalf of AllTrust Networks, a business unit of Valsoft Corp.

California & Vermont residents: Under California and Vermont law, we will not share information we collect about residents of California and Vermont with companies outside of our corporate family other than as permitted by law.