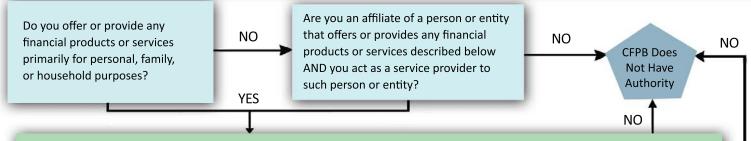
## Does the Consumer Financial Protection Bureau Have Regulatory Authority Over You?

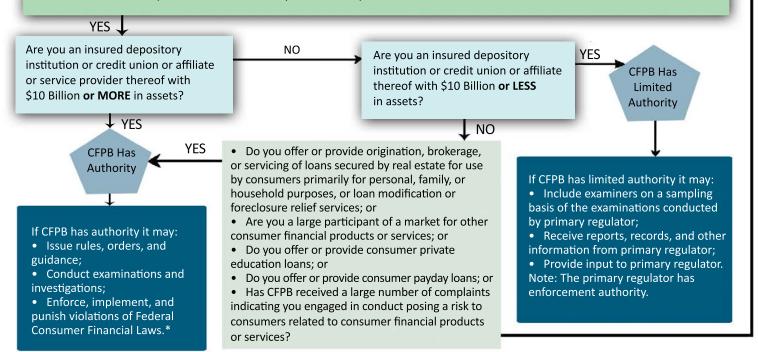
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## Do the financial products or services you or your affiliate offer fall into any of the following categories?

- · Extending credit and servicing loans;
- Extending or brokering leases of personal or real property if (i) the lease is on a non-operating basis; (ii) the initial term of lease is at least 90 days; and (iii) if lease involves real property and the transaction intended to transfer ownership of leased property to lessee;
- Providing real estate settlement services or performing appraisals of real or personal property;
- Engaging in deposit-taking activities, transmitting or exchanging funds, or acting as custodian of funds or any other financial instrument for use by or on behalf of a consumer;
- Selling, providing, or issuing stored value or payment instruments; except in transactions to sell or reload stored value, only if seller exercises substantial control over terms and conditions;
- Providing check-cashing, check collection, or check guaranty services;
- Providing payments or other financial data processing products or services to a consumer by any technological means, including processing or storing financial or banking data (except that (i) merchants and retailers of nonfinancial goods or services engaged in this conduct exclusively for purposes of initiating payment instructions, and (ii) providing access to a host server do not qualify);
- Providing financial advisory services (other than services related to securities provided by a person or entity regulated for such conduct), including credit counseling and debt services;
- Collecting, analyzing, maintaining, or providing consumer report information (but not if (i) a person or entity (a) collects, analyzes, or maintains the information solely for a transaction between the two parties; (b) provides the information to an affiliate; or (c) uses it only for offering or provision of a product or service that is not a consumer financial product or service; and (ii) the information is not used in connection with a decision regarding the offering of a consumer financial product or service to a consumer);
- Collecting debt related to any consumer financial product or service; or
- Such other financial product or service as may be defined by the CFPB.



<sup>\*&</sup>quot;Federal Consumer Financial Laws" include Alternative Mortgage Transaction Parity Act, Consumer Leasing Act, Electronic Fund Transfer Act, Equal Credit Opportunity Act, Fair Credit Billing Act, Fair Credit Reporting Act, Home Owners Protection Act, FDCPA, Federal Deposit Insurance Act, Gramm-Leach-Bliley Act, Home Mortgage Disclosure Act, Home Ownership and Equity Protection Act, Real Estate Settlement Procedures Act, S.A.F.E. Mortgage Licensing Act, TILA, Truth in Savings Act, Omnibus Appropriations Act, and Interstate Land Sales Full Disclosure Act.