

Diversity Policy Statement

As an industry leader with "best in class" lending practices for personal loans, automobile loans, debt consolidation loans, and merchant retail sales financing services, Lendmark Financial Services understands the importance of creating a diverse workforce and a work environment focused on **Diversity**, **Inclusion**, and **Equity**.

We strive consistently to be an **Employer of Choice** in the markets where we have a presence. We accomplish this by integrating diversity and inclusion into our daily business practices, our interactions with one another and the communities we serve. We believe these shared values help us attract and retain a talented, values-driven workforce.

Diversity is an essential and natural component of our business plan and objectives. An equal opportunity company, Lendmark believes that diversity stimulates innovation, increases business value, and enriches our corporate culture.

We recognize that differences in gender, race, ethnicity, age, culture, physical ability, veteran's status, thinking style, and background enrich our work environment and help us to better respond to the needs of our customers. Further, our focus on diversity and inclusion helps Lendmark more effectively respond to consumer market needs in ethnically diverse marketplaces and provide superior business solutions to all our customers.

We encourage qualified individuals, including minorities, women, and veterans, to join our Lendmark team. The strategic vision, growth and success of the company are based on the work ethic and commitment of the myriad of diverse professionals who apply their skills and experience to serving our customers. Our management team is dedicated to this policy with respect to recruitment, hiring, placement, training, personal and professional development, and promotion of our employees.

Lendmark aspires to maximize the power of diversity and inclusion to achieve exceptional business results and a sustainable competitive advantage. We will achieve our goals by securing a talented, high performance workforce that reflects our diverse customer base.

President and Chief Executive Officer

Date

Movember 20, 2014