

Consumer Borrower Postcard Mailing Frequently Asked Questions (FAQ)

1. I have never heard of Think Finance or any of the other Debtors. Why would I be sent a notice about filing a claim?

You received this notice because you may have obtained (i) a ThinkCash consumer loan from First Bank of Delaware between February 1, 2009 and December 31, 2010 while maintaining residence in Pennsylvania or (ii) a consumer loan between April 5, 2011 and May 6, 2017 from one of the sovereign Native American Tribal lenders listed on the consumer borrower proof of claim form. Receipt of this notice does not mean that Think Finance believes that you have claims against it or against any of the other Debtors. The decision to file or not to file a claim must be made by each individual that receives the notice. If you need help in deciding whether or not you have a claim, or how to complete the form, you should contact an attorney.

2. Does the bankruptcy of Think Finance mean that I do not have to repay my loan?

No. Think Finance's bankruptcy has no impact on your obligation to repay your loan.

3. What is the relationship between Think Finance and my lender?

Think Finance is a financial technology company that provides administrative and other lender support services. Think Finance provided these types of services to sovereign Native American Tribal lenders. Think Finance also provided these types of services to First Bank of Delaware in connection with ThinkCash consumer loans between February 1, 2009 and December 31, 2010.

4. I do not recall obtaining a consumer loan from a sovereign Native American Tribal lender or a ThinkCash consumer loan from First Bank of Delaware. Can you tell me more about my loan?

You may have obtained a loan between April 5, 2011 and May 6, 2017 from one of the sovereign Native American Tribal lenders listed on the consumer borrower proof of claim form. If you are a Pennsylvania resident, you may have obtained a ThinkCash consumer loan from First Bank of Delaware between February 1, 2009 and December 31, 2010. You may have applied for the loan over the internet. Most of these loans were typically for no greater than 18 months duration and were either installment loans or lines of credit for amounts between \$250 and \$2500. Think Finance has relied on records available to it to determine to whom to send notice of the bar dates, but it is ultimately your responsibility to determine whether you obtained such a loan and whether to file a proof of claim.

5. How do I know if I have a claim?

In general, a claim is a right to payment or remedy for something that arose or occurred prior to the bankruptcy filing. The Consumer Borrower Postcard is being sent to many persons and entities that have had some relationship with or have done business with the

Debtors but may not have any claim against the Debtors. The fact that you have received the Consumer Borrower Postcard does not mean that you have a claim or that the Debtors or the bankruptcy court believes that you have any claim. In fact, Think Finance has disputed that it has any liability to individuals that obtained a consumer loan from a sovereign Native American Tribal lender or a ThinkCash consumer loan from First Bank of Delaware. The decision to file or not file a claim, and the type of claim you may have, must be made by each individual. If you need help in deciding whether or not you have a claim, or how to complete the form, you should contact an attorney.

6. What is the claims bar date and what happens if I do not file a proof of claim on or before the claims bar date?

The Bankruptcy Court entered an order (the “Bar Date Order”) that provides that the General Bar Date by which all proofs of claim of non-governmental units must be filed is 4:00 p.m. (prevailing Central Time) on March 1, 2018. The Bar Date Order also provides that any person that fails to file a proof of claim by the General Bar Date shall be forever barred from asserting a claim that arose prior to the Debtors’ bankruptcy filing and shall not be entitled to participate in any share of distributions in the bankruptcy cases or to vote to accept or reject any plan proposed by the Debtors.

7. Is anyone authorized to file a proof of claim on my behalf?

No. The court has not authorized any representative to file a proof of claim on behalf of any group or class of Consumer Borrowers.

8. Why I am required to provide the last four digits of my social security number?

The Debtors have access to a database that contains information concerning individuals who may have obtained one or more consumer loans described above. At the time the individuals obtained the loans, they provided social security numbers. You must provide the last four digits of your social security number, in addition to the other information contained in the Consumer Borrower Proof of Claim form, in order for the Debtors to verify that you received one or more of such loans based on the records available to the Debtors. To protect personally identifiable information, among other things, the Bar Date Order provides that the Consumer Borrower Proofs of Claim shall not be made available to the public.

9. How can I obtain a proof of claim form?

You may download a proof of claim form by clicking on the [“Download Proof of Claim Form”](#) link in the upper left corner of the Consumer Borrower website www.americanlegal.com/TFConsumerBorrower, by calling (800) 501-9541 or by writing to Think Finance, LLC et al., c/o ALCS, P.O. Box 23650, Jacksonville, FL 32241.

10. Who do I contact if I have questions about filling out the claim form?

You can find instructions for filling out the claim form by clicking on the [“Download Proof of Claim Form”](#) link.

The Debtors do not handle the claims process and the Debtors’ personnel, their lawyers and ALCS cannot help you or advise you as to how to complete or submit your proof of claim form.

The Bankruptcy Court cannot provide you with legal advice. Do not contact the Bankruptcy Court for assistance or advice as to how to complete the proof of claim form, your rights as a creditor, or the amount of your claim.

If you have questions as to your rights as a creditor or your claim, you should contact a lawyer.

11. What if I do not wish to receive further correspondence?

The Consumer Borrower Postcard is the only notice being sent to the broad list of entities and individuals. Unless you file a claim form you should receive no further notice about this case.