

IMPORTANT TAX INFORMATION FOR CASH AMERICA SHAREHOLDERS

Cash America Shareholder Tax Basis Information Regarding Distribution of Enova Common Stock

On November 13, 2014, Cash America International, Inc., a Texas corporation (“Cash America”), distributed (the “Distribution”) 80% of the outstanding shares of Enova International, Inc., a Delaware corporation (“Enova”), to the holders of record of Cash America common stock as of 5:00 p.m. Eastern Standard Time on November 3, 2014 (each a “Cash America Shareholder”). Cash America and Enova are now two separate, publicly-traded companies.

This notice contains a general explanation of certain U.S. Federal income tax consequences of the Distribution for Cash America Shareholders. Attached to this notice is a form for a Tax Information Statement that must be filed by certain U.S. Cash America Shareholders with their 2014 U.S. federal income tax returns.

CONSULT YOUR TAX ADVISOR

The information contained in this notice represents our general understanding of the application of certain existing U.S. federal income tax laws and regulations relating to the Distribution. It does not constitute tax advice and does not purport to be complete or to describe the consequences that may apply to particular categories of Cash America Shareholders (including, but not limited to, individuals who received Cash America common shares upon the vesting of restricted stock units or otherwise as compensation). You are urged to consult your own tax advisor regarding the particular consequences of the Distribution to you, including the applicability and effect of all U.S. federal, state and local and foreign tax laws. We also urge you to read the Enova Information Statement, dated October 29, 2014, noting especially pages 67-70 under the heading “Material U.S. Federal Income Tax Consequences of the Distribution.” You may access the Information Statement on our website at www.cashamerica.com under the Investor Relations section.

INFORMATION ABOUT THE DISTRIBUTION

In the Distribution, Cash America Shareholders of record received 0.915 shares of Enova common stock for every one share of Cash America common stock held as of 5:00 p.m. Eastern Standard Time on November 3, 2014.

If you did not receive the Distribution of Enova common stock on November 13, 2014, this notice does not apply to you. Additionally, this notice does not apply to Cash America common shares sold, exchanged or otherwise disposed of prior to the record date for the Distribution.

GENERAL TAX INFORMATION

Cash America has received a private letter ruling from the Internal Revenue Service to the effect that the retention by Cash America of up to 20% of Enova’s common stock will not be in pursuance of a plan having as one of its principal purposes the avoidance of U.S. Federal income tax within the meaning of Section 355(d)(1)(D)(ii) of the Internal Revenue Code of 1986, as amended (the “Code”). Cash America has also received an opinion of counsel, substantially to the effect that

the Distribution will qualify as a transaction that is described in Section 355(a) of the Code. As a result, you generally will not recognize gain or loss for U.S. Federal income tax purposes upon the receipt of Enova common stock, except with respect to cash received in lieu of fractional shares of Enova common stock. Your gain or loss recognized with respect to cash received in lieu of fractional shares of Enova will equal the difference between the cash received in lieu of fractional shares of Enova common stock and the tax basis of such fractional shares.

GENERAL GUIDANCE REGARDING TAX BASIS

As a consequence of the Distribution, you will need to allocate the tax basis in your Cash America shares immediately before the Distribution between your Cash America shares and your newly-received Enova shares. If you purchased your Cash America shares for cash, the tax basis for your Cash America shares would generally equal the cost of these shares including commissions or other fees. If you received your Cash America shares as a gift, through an employee compensation arrangement, or through some other means, *we recommend that you consult your own tax advisor to determine your tax basis in these shares.* If you purchased or acquired Cash America shares at different times or different prices, you will need to calculate your tax basis in each block of Cash America stock and then allocate a portion of that tax basis to those shares of Cash America common stock and to the shares of Enova common stock received with respect thereto.

The allocation of your tax basis between Cash America common stock and Enova common stock you received in the Distribution is based on their relative fair market values at the time of the Distribution. Fair market value generally is the price at which property would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of the facts. U.S. Federal income tax law does not specifically prescribe how a Cash America shareholder should determine the fair market values of the Cash America common stock and the Enova common stock. There are several potential methods for determining the fair market value of Cash America common stock and Enova common stock. One possible approach for determining the fair market value is to utilize the closing trading prices of Cash America common stock and Enova common stock quoted on the New York Stock Exchange on the first trading day after the Distribution. The first trading day after the Distribution was November 13, 2014, and the New York Stock Exchange closing prices on November 13, 2014 for Cash America common stock and Enova common stock were \$24.71 per share and \$26.95 per share, respectively. You should consult your tax advisor to determine what measure of fair market value is appropriate.

HYPOTHETICAL EXAMPLE OF TAX BASIS ALLOCATIONS

The following is an example of how to allocate your aggregate tax basis in your shares of Cash America common stock immediately before the Distribution between your Cash America common stock and your newly-received Enova common stock. The example is provided solely for illustrative purposes and as a convenience to Cash America Shareholders and their tax advisors when establishing their specific tax position. Please remember that neither Cash America nor Enova provides its shareholders with tax advice, and this notice is not intended to provide tax advice. Cash America encourages its shareholders to consult with their own tax advisors with their specific questions pertaining to their own tax positions including the application of the tax basis allocation rules to Cash America shares acquired at different times and/or at different prices.

The example is based on utilizing the closing prices of Cash America common shares and Enova common stock, quoted on the New York Stock Exchange, on November 13, 2014 (*i.e.*, the first trading day following the Distribution) to determine the relative fair market values of the Cash America common stock and Enova common stock immediately after the Distribution. On November 13, 2014, the closing price of Cash America common stock and Enova common stock was \$24.71 per share and \$26.95 per share, respectively. The example is also based on the following assumptions:

Assumptions:

Cash America common shares owned and acquired at the same time and the same price:	1,000 Cash America shares
Purchase price of Cash America shares:	\$40 per share
Aggregate tax basis for Cash America shares:	\$40,000 (1,000 shares x \$40 per share)
Enova shares received in the Distribution:	915 Enova shares

Based on the November 13, 2014 closing prices and the above assumptions, the shareholder in this example would allocate his or her aggregate tax basis in Cash America shares as determined immediately prior to the Distribution between his or her Cash America common shares and newly- received Enova common stock (including any fractional shares deemed received) as follows:

Formula for Calculating Share Basis Allocation Ratio:

To find the portion of the shareholder's aggregate tax basis in Cash America shares as determined immediately prior to the Distribution that is allocable to the shareholder's Cash America shares, the shareholder would divide: (A) the fair market value of one share of Cash America common stock by (B) the sum of (i) the fair market value of one share of Cash America common stock and (ii) the product of 0.915 and the fair market value of one share of Enova common stock.

To find the portion of the shareholder's aggregate tax basis in Cash America shares as determined immediately prior to the Distribution that is allocable to the shareholder's Enova shares, the shareholder would divide: (A) the product of 0.915 and the fair market value of one share of Enova common stock by (B) the sum of (i) the fair market value of one share of Cash America common stock and (ii) the product of 0.915 and the fair market value of one share of Enova common stock.

Accordingly, in this example, the portion of the shareholder's tax basis allocable to the Cash America common stock and the Enova common stock is determined as follows:

	Fair Market Value (e.g., NYSE Closing Price on 11/13/14)		Sum of Fair Market Values (e.g., Cash America NYSE Closing Price plus Enova NYSE Closing Price times 0.915) on 11/13/14)		Share Basis Allocation Ratio
Cash America Common Stock	\$24.71	÷	(\$24.71 + (\$26.95 x 0.915))	=	.5005
Enova Common Stock	(\$26.95 x 0.915)	÷	(\$24.71 + (\$26.95 x 0.915))	=	.4995

Formula for Calculating Tax Basis Allocation:

Using these share basis allocation ratios, the shareholder in this example can determine his or her aggregate tax basis in Cash America common stock after the Distribution by multiplying that shareholder's aggregate tax basis in Cash America common stock immediately prior to the Distribution by the Cash America share basis allocation ratio. The shareholder in this example can also find his or her per share tax basis in Cash America common stock by dividing the aggregate tax basis in Cash America common stock after the Distribution (as calculated in the prior sentence) by the shareholder's number of Cash America shares held prior to the Distribution.

Using these share basis allocation ratios, the shareholder in this example can determine his or her aggregate tax basis in Enova common stock after the Distribution (including any fractional shares in Enova common stock deemed received) by multiplying that shareholder's aggregate tax basis in Cash America common stock immediately prior to the Distribution by the Enova share basis allocation ratio. The shareholder in this example can also find his or her per share tax basis in Enova common stock by dividing that shareholder's aggregate tax basis in Enova common stock after the Distribution (as calculated above) by the shareholder's number of Enova shares received in the Distribution (including any fractional shares of Enova common stock deemed received).

Accordingly, in this example, the shareholder's aggregate and per share tax basis in Cash America and Enova common stock is determined as follows:

	Aggregate Cash America Tax Basis		Share Basis Allocation Ratio		Tax Basis Allocation		Shares held after Distribution	Tax Basis Allocation per Share
Cash America Common Stock	\$40,000	x	.5005	=	\$20,020.56	÷	1,000	\$20.0206
Enova Common Stock	\$40,000	x	.4995	=	\$19,979.44	÷	915 (reflecting 0.915:1 distribution ratio)	\$21.8355

While the above example uses the closing trading prices of Cash America common stock and Enova common stock quoted on the New York Stock Exchange on the first trading day after the Distribution, there are several potential methods for determining the fair market value of Cash America common stock and Enova common stock. You should consult your tax advisor to determine what measure of fair market value is appropriate.

The tax law requires that you retain records with respect to the Distribution, including information regarding the amount, basis and fair market value relating to the Enova common stock distributed to you.

Certain Cash America Shareholders (i.e., those shareholders who, immediately before the Distribution, owned 5% or more of Cash America common stock or owned Cash America securities with an aggregate tax basis of \$1 million or more) who received shares of Enova common stock in the Distribution are required to include a statement related to the Distribution in their U.S. Federal income tax returns for the year in which the Distribution occurs. Such statement is attached to this notice for your convenience.

STATEMENT PURSUANT TO TREASURY REGULATIONS SECTION 1.355-5(b)

BY (Name): _____

(Taxpayer Identification Number or Social Security Number): _____,

A SIGNIFICANT DISTRIBUTE

On November 13, 2014, Cash America International, Inc., a Texas corporation (“Cash America”), distributed (the “Distribution”) 80% of the outstanding shares of common stock of Enova International, Inc., a Delaware corporation (“Enova”), to the holders of record of Cash America common stock as of 5:00 p.m. Eastern Standard Time on November 3, 2014 (the “Record Date”). As a result of the Distribution, each holder of record of Cash America common stock as of the Record Date was entitled to receive 0.915 shares of Enova common stock for every one share of Cash America common stock held by such shareholder as of the Record Date.

1. Name, address and employer identification number of the distributing corporation:

Cash America International, Inc.
1600 West 7th Street
Fort Worth, Texas 76102
EIN: 75-2018239

2. Name, address and employer identification number of the controlled corporation:

Enova International, Inc.
200 W. Jackson Blvd., Suite 2400
Chicago, Illinois 60606
EIN: 45-3190813

3. The undersigned was a shareholder owning Cash America common stock as of the Record Date and received shares of Enova common stock, par value \$0.00001 per share, in the Distribution. [The undersigned also received cash in lieu of fractional shares of Enova common stock, which fractional shares were aggregated and sold by the distribution agent.]¹ The aggregate fair market value of the Enova common stock [and cash in lieu of fractional shares of Enova common stock]² received by the shareholder was \$_____.

4. The undersigned did not surrender any stock or securities in Cash America in connection with the Distribution.

5. The Distribution is a transaction that is described under Section 355 of the Internal Revenue Code of 1986, as amended.

Shareholder’s Name (please print)

Shareholder’s Signature

Taxpayer Identification Number
or Social Security Number

THIS STATEMENT SHOULD BE ATTACHED TO YOUR 2014 U.S. FEDERAL INCOME TAX RETURN

¹ If applicable.

² If applicable.