

## WHAT DOES *AUTO FACTORS, INC.* DO WITH YOUR PERSONAL INFORMATION?

### FACTS:

**Why?** 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.

**What?** The types of personal information we collect and share depend on the service you have with us. This information can include: Social Security numbers and income, account balances and transaction history, credit history and payment history.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Auto Factors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

### Can you limit this sharing?

For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

No

For our marketing purposes – to offer our products and services to you  
**WE DO NOT MARKET.**

No

For marketing to affiliates or non-affiliates:  
**WE DO NOT MARKET**

Yes

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**Who is providing this notice?**

***AUTO FACTORS, INC.***

**What we do:**

To protect your personal information from unauthorized access and use:

We have in place security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, (ex. take your payment over the phone). We require companies that work for us (ex. legal firms) to protect your information.

How does Auto Factors collect your personal information?

We collect personal information from you when you apply for a loan, or when you use your debit card.

We also collect your personal information from others, such as credit bureaus.

### **Definitions:**

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

**We do not have affiliates.**

**Non-Affiliates:** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

We do **not** give permission for non-affiliates to market to you.

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

**We do not have joint marketing agreements.**

\* Customer initials \_\_\_\_\_