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## **PRIVACY POLICY**

Here at Pac West Credit we recognize and respect the importance of keeping your personal and financial information confidential. This Privacy Policy explains what type of customer information we collect and under what circumstances we may share it.

### **Why should I read this?**

Finance 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.

### **What type of information do we collect?**

We collect personal information received from you on any application you provide for a loan. This information includes, but is not limited to, your name, your address, your social security number, your birth date, your phone number, your place of employment, your financial status and your credit history. Any time you make a transaction on your account, including loan payments, we retain the transaction information which includes your account number, the date, the amount paid and other pertinent information.

### **Why would we share your personal information?**

In order to provide financial services to you, we share certain information about you with our affiliates and third-party service providers. However, we only share information to the extent necessary to service your account or offer new services to you. Listed below are reasons why finance companies can share customer's personal information and whether or not PacWest Credit chooses to share your information.

**To conduct our everyday business** - In order for us to conduct our operations, including servicing your account or processing your transactions, we need to share information with our service providers which include data processing companies, check with other payment processing companies, loan service providers, insurance companies, collection agencies, credit reporting agencies, state and private auditors, and to respond to court orders and legal investigations. **Does Pac West Credit share? - YES**

**For our marketing purposes** - To better offer our products and services to you. **Does PacWest Credit share? - YES**

**For our affiliates' everyday business purposes** - In order for our affiliates to conduct business we need to share your information with them. Examples of our affiliates would be our service providers, which include data processing companies, check and other payment processing companies, or any other company PacWest Credit uses to better service and maintain your account. These service providers act on our behalf. We only share the types of information necessary for the specific services that we are using or that are being offered. **Does Pac West Credit share? - YES**

**For joint marketing with other financial companies or nonaffiliated companies** - PacWest Credit does **NOT** share any of your information with any independent third-party companies.

**Security and Safeguards** - To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings. Our employees are permitted access to customer information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such customer information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect customer privacy. No one except our employees and agents have regular access to the computer system and records.