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FACTS	What does Security Auto Loans, Inc. (SAL) do with your personal information?
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 type of personal information we collect and share depends on the product or service you have with us. This information can include: • Social security number and income • Account balances and payment history • Credit history and credit scores When you close your account, we continue to share information about you according to our policies.
How?	All financial companies need to share customer's personal information to run their everyday business – to process transactions, maintain customer accounts and report to credit bureaus. In the section below, we list reasons financial companies can share their customer's personal information; the information Security Auto Loans, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SAL share?	Can you limit this sharing?
For our everyday business purposes-	Yes	No
Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.		
For our marketing purposes – to offer our products and services to you.	No	N/A
For joint marketing with other financial companies.	No	N/A
For our affiliates everyday business purposes – information about your transactions and experiences.	No	No
For our affiliates everyday business purposes – information about your creditworthiness	No	N/A
For our affiliates to market their products and services to you.	No	N/A
For non-affiliates to market non-financial institutions products or services to you.	No	N/A
For non-affiliated third party service providers for everyday business purposes – information about your transactions and experiences.	Yes	No

Questions?	Call (888)874-7579

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Sharing Practices

How does SAL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Employees have access to your information on a need to know basis to perform their job function.
How does SAL collect my personal information?	 We collect your personal information, for example when you: Complete an application for credit or other forms. Make a payment on your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliates everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Note: We may share certain customer information with government and consumer reporting agencies as permitted or required by such laws as the Federal Right to Financial Privacy Act. These disclosures are usually made for your benefit and for specific circumstances, for example, verifying identities to reduce fraud and identity theft or for prompt credit approval or as required by law, such as in response to a subpoena or court order. If we fail to reach you using the contact information you have provided to us, we may use and provide to non-affiliated third party service providers, for collection purposes, additional information you have provided us. This may include contacting references in an attempt to obtain current contact information for you as permitted by law.

Definitions

Affiliates/Subsidiaries	Companies related by common ownership or control. They can be financial and non-	
	financial companies.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies and service providers. These can include statement, recovery and collection companies as well as insurers and attorneys.	
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	