

FACTS			WHAT DOES ACT FINANCE 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 types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number and income• Account balances and payment history• Credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.			
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 ACT Finance chooses to share; and whether you can limit this sharing.			
Reasons we can share your personal information		Does ACT Finance Share?		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		Yes		No	
For our marketing purposes – to offer our products and services to you		No		We don’t share	
For joint marketing with other financial companies		No		We don’t share	
For our affiliates’ everyday business purposes – information about your transactions and experiences		No		We don’t share	
For our affiliates to market to you		No		We don’t share	
Questions?		Call 805-434-8008 or go to www.ACT4cash.com			
Who we are					
Who is providing this notice?		Automotive Consulting Team: DBA ACT Finance			



What we do

How does ACT finance 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.

We restrict access to nonpublic information to employees, as necessary to service your account. We safeguard nonpublic information with industry standards for similar sized companies.

How does ACT Finance collect my personal information?

We collect your personal information, for example, when you

- Apply for financing or give us your income information
- Pay us by check, credit card or debit card, or give us your employment history
- Give us your contact information

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

- *ACT Finance does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- *ACT Finance does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *ACT Finance does not jointly market.*

Other Important Information

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

We acquire and use services provided by third parties that collect and analyze customer data. This information may be used to service your account.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.