

FACTS**WHAT DOES WESTERN FUNDING INCORPORATED 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 credit scores • Account balances and payment history • Income or employment information 	
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 reason Western Funding Incorporated chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Western Funding Incorporated 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	Yes
To limit our sharing	<p>Mail the form below.</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Go to www.westernfundinginc.com	

**Mail-in Form**

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="radio"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="radio"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	<p>Mail to:</p> <p>Western Funding Incorporated Customer Service P.O. Box 94858 Las Vegas, NV 89193</p>	
	Name		
	Address		
	City, State, Zip		
	Account #		

What we do	
How does Western Funding Incorporated 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.
How does Western Funding Incorporated collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing or provide employment information ▪ give us your wage statement or give us your contact information ▪ give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliate is GlobalTrack GPS LLC.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with can include motor vehicle dealers, companies engaged in data processing or analysis on our behalf, and direct marketers.
Joint marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Western Funding Incorporated doesn't jointly market.
Other important information	
<p>Notice to California & Vermont Residents. Residents of the states of California and Vermont do not have to take any further action to limit the sharing of information - such limits are already in place. We will not share any of your non-public personal financial information (other than as permitted by law) with our affiliates, or with outside companies, unless you first authorize us to do so.</p>	