

MICHAEL WAYNE INVESTMENT COMPANY PRIVACY POLICY

TELEPHONE NUMBER: 757-459-2444

The protection of your non public personal information is important to our Dealership. It is common for companies like ours to share non public personal information with affiliated third parties (a company that is related by common ownership or corporate control) and, in some cases, with nonaffiliated third parties. Because we recognize that keeping your non public personal information private is important to you, we would like to take this opportunity to explain our Privacy Policy.

About Our Privacy Policy

Our Privacy Policy applies to those persons who obtain from us financial products or services to be used for personal, family or household purposes. Our goal is to respond to your inquiries and to provide products, services and other information you request.

This Privacy Policy explains:

- The types of information we may collect about you.
- The types of information we may disclose to third parties.
- The type of third parties to whom we may disclose information
- How we protect the nonpublic personal information we collect about you.

The Types of Information That we May Collect About You

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, telephone numbers, e-mail addresses, birth date, social security number, income and employment history.
- Information about your transactions with us or others, such as your account balances and payment history
- Information we receive from your consumer credit reports or a consumer reporting agency, such as your credit worthiness, credit score or credit history.
- Representations made by you to us, such as your employment history, account balances, payment histories, and your relationships with other persons or entities that you have listed as references.

The Types of Information We May Disclose

We may disclose all of the nonpublic personal information that we collect about you as a consumer, customer, or former customer to third parties as permitted by law. We may also disclose the nonpublic personal information we collect about you to third parties that perform services on our behalf or in connection with the products and services we sell or to other financial institutions with whom we have joint marketing agreements, such as third parties who: manufacture, supply, or administer the goods and services, including insurance products, warranties, and extended service contracts: advertise or market the products and services; make service and customer satisfaction inquiries on our behalf; or provide other related marketing services. We are permitted by law to disclose information about you to third parties that perform such services and/or to other financial institutions with whom we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosure.

How We Protect The Nonpublic Personal Information We Collect About you

We take our responsibility to protect your nonpublic personal information very seriously. Whenever we collect information about you, we restrict access to your nonpublic information to our employees and those third parties who need the information to respond to your inquiries, to provide better customer service, and to provide products, services and other information you request. We explain the importance of protecting your nonpublic information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy. We also maintain physical, electronic and procedural safeguards to protect the confidentiality and security of the information we collect. We require any third party who receives information about you from us to agree to keep that information confidential and to use the information only as permitted by law.

We appreciate your business and the opportunity to assist you in understanding our Privacy Policy. We hope that you have found this information to be useful and appreciate the opportunity to continue to serve you in the future. If you have any questions about our privacy policies, please feel free to contact us.