

MICHAEL WAYNE INVESTMENT COMPANY PRIVACY POLICY

PO Box 8730 Virginia Beach VA, 23450

757-459-2444 Main / 888-598-7888 Toll Free

Notice of Privacy Policy Important Information Regarding Your Privacy

The protection of your nonpublic personal information is important to our Dealership. It is common for companies like ours to share your nonpublic information with our affiliated third parties (a company that is related by common ownership or corporate control) and, in some cases, with non-affiliated third parties. Because we recognize that keeping your nonpublic 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. We are not required to make these disclosures to companies or individuals who obtain financial products or services for business, commercial or agricultural purposes. While we are not required to maintain privacy policies with respect to our business, commercial or agricultural customers, they are also very important to us and we take steps to protect their non-public or personal information as well. Our goal is to respond to your inquiries, to provide better customer service, and to provide products, services and other promotional information we believe may help meet your needs or be of interest to you. This Privacy Policy explains:

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

The Types of Information 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 dates, social security number, income and employment history.
- Information about your transactions with us, our affiliated third parties, or others, such as your account balance, payment history, and your creditworthiness.
- 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, your account balances and payment histories, and your relationships with other persons or entities whom you have listed as a reference.
- Information we collect or that you provide to us when you visit our website, such as your name, address, telephone numbers, e-mail addresses. If you request e-mail contact from us or send us e-mail, we may retain your e-mail address and the messages themselves.

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The Types of Information We May Disclose and the Types of Third Parties to Whom We May Disclose the Information

We may disclose all the of the nonpublic personal information we collect about our customers or former customers to third parties as permitted by law.

We may disclose all of the nonpublic personal information that we collect about you, as described above to third parties that perform marketing services on our behalf or other financial institutions with whom we have joint marketing agreements, such as third parties who manufacture or supply our goods and services, advertise or market our products and services, make customer satisfaction inquiries on our behalf, or provide internet related marketing services. We are permitted by law to disclose information about you to third parties that perform marketing services on our behalf 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 disclosures.

How We Protect the Nonpublic Personal Information We Collect From 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 personal 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 promotional information we believe may help meet your needs or be of interest to you. We explain the importance of protecting your nonpublic personal 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 for the purposes for which it was disclosed.

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.