

FACTS	WHAT DOES WILSHIRE CONSUMER CREDIT (“WCC”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment & transaction history ▪ credit scores and phone numbers
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 WCC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCC 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	Yes	No
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll free 1-800-589-0290, or ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call toll free 1-800-589-0290

✂

Mail-in Form

Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Do not share personal information with nonaffiliates to market to me.

Name		Mail to: Wilshire Consumer Customer Care P.O. Box 76820 Los Angeles, CA 90076
Address		
City, State, Zip		
Account Number:		

Who we are

Who is providing this notice?	Wilshire Consumer Credit, Loan Center, 1(800) Car-Title, INeedCashNow.net, and 123FundMe.
--------------------------------------	---

What we do

How does WCC 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 WCC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ give us your contact information ▪ apply for financing or apply for a loan ▪ pay your bills or provide account 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 nonaffiliates 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 affiliates include financial companies such as Westlake Financial Services, Western Funding, Westlake Direct, Westlake Flooring Services, Toyota of North Hollywood, Car Harmony, Midway Rent a Car, Knight Management Insurance Services, Knight Insurance Company, and KnightBrook Insurance Company; nonfinancial companies such as Nowcom Corporation and GlobalTrack GPS LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ With your consent or at your request, WCC may share personal information with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include other direct lenders or finance companies with which we have a business relationship.

Other important information

California Residents Only: California residents have additional rights to limit sharing. Please see the enclosed "Important Privacy Choices for Consumers" notice provided to you describing your right to control the sharing.

Vermont Residents Only: We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.